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PUBLIC ASSISTANCE payments for the special types and for general assistance in the continental United States totaled \$77.3 million in July. A year ago, public aid payments, including earnings under Federal work programs, amounted to \$120.2 million. After playing a substantial, and at some periods a dominant, role for more than 12 years, Federal work programs by July of this year had disappeared as a source of public aid. By July, also, the food stamp program, direct distribution of surplus agricultural commodities, and all other Federal emergency programs undertaken in the 1930's had been discontinued. Payments under programs for needy old people, dependent children, and the blind accounted for nearly nine-tenths and general assistance for the remainder of July expenditures for public aid.

There was no change in July in the prevailing trends of the four assistance programs. The number of recipients declined for all programs, total payments increased for old-age assistance and aid to the blind, and average payments rose under all programs. All but 14 States reported fewer recipients of old-age assistance than in June; and 34 States reported increases in total payments. The number of families receiving aid to dependent children decreased 2.8 percent for the country as a whole, and only Connecticut, Kentucky, and Mississippi reported a larger number; total payments declined 2.1 percent. The total number of blind recipients declined slightly, but payments increased somewhat. The number of cases receiving general assistance dropped 8.1 percent from the preceding month, the largest percentage decline since May 1942, and total payments dropped 7.9 percent. Nearly half of all general assistance payments in the month were made by New York and Illinois.

MONTHLY OLD-AGE AND SURVIVORS INSURANCE benefits of \$14.8 million were in force at the end

of July for 810,300 beneficiaries. The increase from the preceding month in the number of beneficiaries was the smallest so far recorded during 1943. Of the 697,700 beneficiaries to whom monthly benefits of more than \$13.0 million were certified during July, 42 percent were primary, 14 percent supplementary, and 44 percent survivor beneficiaries. A year earlier, 45 percent of all benefits certified had been primary and 40 percent survivor benefits.

Payments in conditional or deferred-payment status increased from 13 percent of all benefits in force at the end of 1942 to 15 percent at the end of June 1943, mainly because of an increase in covered employment of the beneficiary or, in the case of some supplementary benefits, of the primary beneficiary. Covered employment of the beneficiary was the reason for withholding nearly all primary and widow's current benefits in suspension status and more than half the suspended benefits of children. Probably this was also the explanation for the suspension of a large part of the 5,018 children's benefits withheld because the child failed to attend school regularly.

UNEMPLOYMENT COMPENSATION payments totaling \$5.6 million were made in July to a weekly average of 91,000 beneficiaries. These figures represented decreases of 6 and 10 percent, respectively, from June and of 83 and 84 percent from July 1942. The amount paid in July established a record low for the country as a whole and also for 13 States. In 10 of the 13, benefit payments were less than one-twentieth of the amount paid in the State's peak month. Although more than half the States reported increases in initial claims, sizable decreases in New York and Illinois brought the national total 14 percent below the June figure. Continued claims also declined from the previous month, with 33 States sharing in the decrease. Since about a third of these States had reported

increases in initial claims in June, the July decline in continued claims indicates that workers were quickly reemployed.

REGIONS II AND III of the Social Security Board will be consolidated on October 1, with headquarters in New York City and Peter Kasius, at present director of Region II, as regional director for the combined regions. The consolidation, in line with the Board's effort to institute all possible savings in personnel and money, will result in an estimated annual saving of more than \$100,000, without consequent loss of efficiency. The two area offices of the Board in New York City and Philadelphia will not be affected by the consolidation, nor will the field offices in the two regions.

VOCATIONAL REHABILITATION PROVISIONS under the Social Security Act became, in effect, inoperative with the enactment on July 6 of the Vocational Rehabilitation Act Amendments of 1943 (Public Law 113). Under these provisions of the Social Security Act, administered by the Office of Education, funds totaling \$3.2 million were appropriated for grants to States and administrative expenditures of that Office in the Federal Security Appropriation Act, 1944 (Public Law 135), signed July 12. The Vocational Rehabilitation Act Amendments, providing for Federal payments to States with approved plans for vocational rehabilitation of civilians with war disabilities or otherwise in need of such rehabilitation, vested in the Federal Security Administrator the administration of the broader program. The \$3.2 million appropriated under the Social Security Act was made available for financing the new program by means of a rider (section 102) attached to another appropriation act—the National War Agencies Appropriation Act, 1944 (Public Law 139), also approved July 12.

ESTABLISHMENT of an Office of Vocational Rehabilitation in the Federal Security Agency was announced by the Administrator on September 4. Saying that the new organization would contribute to the war effort by facilitating reemployment of the physically handicapped, Mr. McNutt continued, "Until now, the program did not provide

for remedial treatment, though frequently relatively simple surgery would materially decrease the physical handicap or even remove or fully compensate for it. The new law makes Federal money available for this purpose, as well as for job training."

Under the new statute, the Federal Government will pay the expenses incurred by the States in rehabilitating war-disabled civilians included under the War Civilian Security Program—those incapacitated while serving as an unpaid volunteer in the Aircraft Warning Service, the Civil Air Patrol, or in the protective services under the U. S. Citizens Defense Corps; or as a trainee registered for such services; or as an officer or member of the crew of a vessel owned or chartered by the Maritime Commission or the War Shipping Administration.

Federal grants also cover the entire administrative cost of approved State vocational rehabilitation programs and half the expense of rehabilitation of individuals other than war-disabled civilians. State boards of vocational education will administer, supervise, and control State programs, except those for rehabilitation for the adult blind, which will be administered by State commissions for the blind or similar agencies authorized under State law.

Mr. McNutt pointed out that the present program is based on more than 20 years' experience. Federal grants to States for vocational rehabilitation have been authorized by Congress since 1920. The program was placed on a permanent basis by the Social Security Act in 1935, and the Federal appropriations were increased by the Social Security Amendments of 1939. Since early in 1940, Federal interest has been particularly directed toward aiding the States to train more handicapped workers for war jobs. Congress recently authorized the Veterans Administration to provide vocational rehabilitation at Federal expense to discharged veterans of the present war who have service-connected handicaps. The program administered by the Office of Vocational Rehabilitation, by providing care for other groups, rounds out Federal provisions for the care of handicapped persons.

Resources of Old-Age and Survivors Insurance Beneficiaries in Three Southern Cities

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ONE OR MORE PERSONS in 1,773 families in Atlanta, Birmingham, and Memphis were awarded benefits under the old-age and survivors insurance program in 1940. In the spring of 1942, after these persons had been beneficiaries for more than a year, personnel of the Bureau of Old-Age and Survivors Insurance visited 53 percent of the families which were entitled to benefits and living in the area. Information was obtained on the living arrangements of the beneficiaries; the composition of their families; the amount and source of all income of each family member in the year ending with the month preceding the interview; the amount of assets used for current living; the extent and nature of the property, investments, debts, and insurance of beneficiaries; and certain other information about their health, reasons for termination of covered employment, and attitudes toward the insurance program.

The three largest cities of Social Security Board Region VII—Atlanta, Birmingham, and Memphis—were surveyed because they furnished a sample comparable in size to those obtained for other sections of the country and because they had a diversity of industry and commerce. Although the sample was controlled by city, as well as by race, type of beneficiary, and amount of old-age or survivors benefit awarded, the data for the three cities are combined. A relatively small number of families whose living conditions were rural or semi-rural was included with the larger number of city-dwellers covered in each survey. This was especially the case in Birmingham, where the survey covered all Jefferson County in order to include persons from the coal and iron mines. The distribution of beneficiary groups¹ included

*Bureau of Old-Age and Survivors Insurance, Analysis Division. The field survey in these cities was part of a survey of 7 cities conducted by the Bureau, findings from 4 of which were reported in the Bulletin for July 1943, pp. 3-20. The latter article should be consulted for a more detailed discussion of the purpose of the survey, methods of sample selection, definitions, concepts, and so forth.

¹ The term beneficiary group, except for female primary beneficiaries, indicates the persons in the family who were actually or potentially eligible for benefits, with respect to the wage record of the primary beneficiary or deceased wage earner. The primary beneficiary, his or her spouse and unmarried children under age 18, or the widow and unmarried children of the deceased wage earner under age 18, are included.

in the survey by cities was as follows:

	Number	Percent
Total.....	800	100.0
Atlanta.....	238	29.8
Birmingham.....	352	44.0
Memphis.....	210	26.2

During 1940, the first year of the payment of monthly benefits under the old-age and survivors insurance program, persons who could qualify for old-age benefits were a selected group. They must have worked in covered employment after age 61, and have received \$50 or more for 6 or 7 calendar quarters in the period from January 1937 to their entitlement in 1940. They could not have left covered employment permanently until some time in April 1938. Thus, they are not a cross section of persons 65 years of age or over in the community.

Since the characteristics of the survivor beneficiaries are entirely different from those of primary beneficiaries, they are discussed separately at the end of this article, although for convenience the data concerning them are included with the other data in the tables. Because of the small number, widows 65 years of age or over are excluded from the tables and from the discussion of survivor beneficiaries.

Personal Characteristics of Primary Beneficiaries

The personal, social, and economic differences found among the beneficiaries were wide, leading to the conclusion often reached by studies of older persons, that they cannot be considered a homogeneous group with common characteristics peculiar to "old age." One investigator states this clearly, saying, "there are no aged characteristics as such, . . . the traits exhibited by the old are as varied as those shown by a group of young people, and . . . are determined by the same factors—by cultural, educational, and economic backgrounds and sex differences."²

² Morgan, Christine Margaret, "The Attitudes and Adjustments of Recipients of Old-Age Assistance in Upstate and Metropolitan New York," *Archives of Psychology*, No. 214, 1937, p. 109.

As a group, the beneficiaries were long-time residents of their respective cities, the men having lived there an average of 35 years and the women somewhat longer. Eight percent of both men and women had lived all their lives in the same city, and only 3 percent had been there less than 10 years.

Sex and race.—Nine-tenths of the primary beneficiaries surveyed in Atlanta, Birmingham, and Memphis were men. Women entitled on their own wage records were a small proportion of the beneficiaries in each of the seven cities but especially in the three Southern cities, where they constituted approximately 9 percent as compared with 14–20 percent in the other four cities.

White persons constituted approximately two-thirds of the male primary beneficiaries in the sample, Negroes the remainder. Among the small group of 53 women primary beneficiaries, however, only 7 were Negroes.

Table 1.—Age at entitlement: Percentage distribution of specified types of male¹ primary beneficiaries by age at entitlement, three Southern cities

Age at entitlement	Total	Non-married	Married, wife entitled	Married, wife not entitled
Total number.....	2 564	113	139	270
Total percent.....	100.0	100.0	100.0	100.0
65.....	32.9	27.5	20.8	39.7
66.....	19.1	15.9	13.7	23.7
67.....	14.7	14.2	15.8	14.8
68.....	7.4	8.8	7.2	6.3
69.....	5.9	2.7	5.8	7.4
70.....	5.5	0.7	6.5	3.7
71 and over.....	14.5	21.2	30.2	4.4
Average age at entitlement.....	67.6	68.4	69.1	68.7

¹ Number of female primary beneficiaries, 53, was too small for computation of percentage distributions.

² Includes 42 male primary beneficiaries, with child entitled.

Age.—In 1940, the number of years during which persons 65 years of age or over could have earned the 6 or 7 quarters of coverage required by law for entitlement to old-age benefits affected greatly the distribution of the beneficiaries by age. Among the primary beneficiaries, 67 percent of the men (table 1) and 72 percent of the women were 65, 66, or 67 years old when they became entitled to benefits.

Persons who became 65 or 66 years of age in 1940 could have had the covered employment required for entitlement at any time during the entire period from January 1, 1937, to the time of their entitlement. Persons who became 65 years

old after January 1, 1937, and before January 1, 1939, could not earn quarters of coverage between the time they became 65 and January 1, 1939; during that interval, their earnings in covered employment were not "wages" under the law, and no taxes were paid on them. Hence, fewer persons at these ages were eligible for benefit in 1940. All those who became 69 years of age or older in 1940 were aged 65 before 1937 and could not begin to earn credits toward benefits until January 1, 1939, when the provisions of the amended act became effective. In 1940, they had less than 2 years in which to obtain the required 6 quarters. Since all the persons who were 69 years of age or over at their last birthday, and some of those who were 68, fall in this last group, it is surprising that they form more than one-fourth of the primary beneficiaries.

Marital status.—All but 13 of the 564 men who were beneficiaries had been married, and 80 percent were married men living with their wives during the year surveyed. The group of non-married men was composed of 13 single men, 19 who were separated or divorced, and 81 widowers. They formed single-member beneficiary groups. Since a male primary beneficiary and, if they meet the conditions prescribed by the act, his wife and unmarried children under 18 years of age are eligible to benefits on the primary beneficiary's wage record, the married men formed 3 types of multiple-member beneficiary groups, namely: those, without children, whose wives were at least 65 years of age and entitled to benefit (31 percent); those whose wives were not entitled to benefit, usually because they were not 65 years old (60 percent); and those with entitled children but nonentitled wives (9 percent). The men with entitled wives were naturally older as a group than those in the other two groups; 63 percent of the men with nonentitled wives were aged 65 or 66, while only 35 percent of the men with entitled wives were of these ages. Because of the coverage conditions of the law, as well as the restrictions in employment opportunities generally affecting older workers, the age of the primary beneficiary is correlated with average monthly wage, the amount of benefits awarded, and possibly other factors. This fact should be considered when comparisons are made between the groups of married men.

Relatively more of the women primary beneficiaries (10 of 53) than of the men were single;

none was separated or divorced; 36 were widowed; and 7 were married and living with their husbands.

Employment History of Primary Beneficiaries

Sixty-nine percent of the male primary beneficiaries were employed up to the time of their entitlement to benefit—66 percent in covered and 3 percent in noncovered employment. Approximately the same percentages applied to the women. Ninety-one percent of the men and all the women aged 69 or over were in covered employment until they became entitled; only one man was in noncovered employment, and none had a lapse of more than 3 months between his last covered employment and entitlement. This situation was due to the fact that, to qualify for benefits, persons 69 years of age or over had to work in covered employment all of 1939 and at least 2 quarters of 1940.

By contrast, there was a period of unemployment between the last job in covered employment and entitlement for more than one-third of the beneficiaries aged 65 and 66, and for about one-fifth of all male primary beneficiaries. This lapse lowered their average monthly wage. About 7 percent of the beneficiaries aged 65 or 66 had not worked in covered employment from 1 to 2 years prior to entitlement. No information was obtained about their employment experience throughout this period, but it is significant to note that very few were working in noncovered employment when they became entitled. In fact, noncovered employment at the time of entitlement was not a resource for many in the total group of beneficiaries: only 15 men and 3 women reported such employment.

Covered employment before entitlement.—According to the records of the Bureau of Old-Age and Survivors Insurance, 55 percent of the male beneficiaries included in the surveys in the three cities had been employed in mining or manufacturing, 20 percent in trade, and the rest in other industries prior to the termination of covered employment. Their occupations varied: 23 percent had been employed as craftsmen, foremen, and kindred workers; 19 percent as operatives and kindred workers, a majority of them in mines; 17 percent as clerical, sales, and kindred workers; 14 percent as laborers, usually in manufacturing; 11 percent as service workers, mostly as janitors, porters, and cleaners; 9 percent as watchmen and guards;

7 percent as professional or semiprofessional workers, managers, and officials. Negroes were employed in all but the last type of work and constituted most of the laborers and service workers.

Old-age and survivors insurance wage records also show that 71 percent of the beneficiaries in this survey had worked for only one employer in the entire period from January 1, 1937, to entitlement, and 17 percent for only two employers. For the majority, therefore, the last industry represents the employment in which all taxed wages were earned.

The majority of the male primary beneficiaries had worked fairly steadily for \$50 or more a quarter.³ Fifty-two percent of the men had earned at least \$50 in every quarter between 1937 and the quarter of their entitlement in which they could have earned taxed wages. Forty-eight percent had had one or more quarters in this period with either no earnings or earnings of less than \$50. For the male primary beneficiaries, only 15 percent of all the elapsed quarters were not quarters of coverage. Quarters with no taxed wages (12 percent) were more common than quarters with taxed wages of less than \$50 (3 percent).

The average monthly wage in covered employment, on which insurance benefits were based, averaged \$77.23 for the male and \$49.35 for the female primary beneficiaries. It was \$90.85 for white men, as compared with \$50.41 for Negro men. The range in the men's averages was considerable, 7 percent reporting less than \$25 and 2 percent, the maximum of \$250. Twenty-nine percent—the modal group—had received average monthly wages of \$50–74.99.

Reasons for termination of covered employment.—The beneficiaries were asked whether they had voluntarily left covered employment prior to entitlement and the reason for leaving (table 2). Proportionately more men reported that they lost their jobs than that they quit voluntarily, while the opposite was true for the women. About half (49 percent) of the white but 63 percent of the Negro men stated that they had lost their jobs. Decidedly larger proportions of the older primary

³ Under title II of the Social Security Act, a quarter is 3 calendar months, ending on March 31, June 30, September 30, or December 31; elapsed quarters for persons 22 years of age or over are all quarters from January 1, 1937, up to, but excluding, the quarter of entitlement or death, in which taxed wages may be paid; and a quarter of coverage is a quarter in which taxed wages of \$50 or more are paid.

Table 2.—Reasons for termination of covered employment: Percentage distribution of male primary beneficiaries by reason for termination of covered employment prior to entitlement, by age at entitlement, three Southern cities

Reason for termination of covered employment prior to entitlement	Total	Age at entitlement			
		65	66	67-68	69 and over
Total number.....	564	185	108	185	146
Total percent.....	100.0	100.0	100.0	100.0	100.0
Quit job, total.....	46.6	45.4	46.3	40.8	53.4
Health.....	34.2	32.4	30.6	28.8	43.8
Other personal reasons.....	12.4	13.0	15.7	12.0	9.6
Lost job, total.....	53.4	54.6	53.7	59.2	46.6
Retired by company.....	7.8	8.6	9.3	7.2	6.2
Other company reasons.....	45.6	46.0	44.4	52.0	40.4

¹ Receiving retirement pay. An additional 5.9 percent of male primary beneficiaries who quit their jobs also received retirement pay.

beneficiaries quit their jobs because they were ill or in poor health. Heart attacks, injuries at work, failing eyesight, and high blood pressure were frequently cited as evidence of poor health.

A majority of the persons who lost their jobs for "other company reasons" reported "old age" as the cause for their discharge. Among other causes were "the plant went out of business," "work was slack," or, "there was a change in management or a reorganization with consequent lay-offs." Ill health, failing strength, or decreased speed and skill due to age were important causes of unemployment but not the only ones.

Employability.—Additional information about the health of the beneficiaries was obtained by inquiring whether they considered themselves able to work at the time of the interview. The results were as follows:

<i>Beneficiary's opinion as to his ability to work¹</i>	<i>Percent</i>
Male primary beneficiary, total.....	100.0
Able to work, without reservation.....	35.3
Able to work, with reservations.....	30.5
Unable to work.....	34.2
Female primary beneficiary, total.....	100.0
Able to work, without reservation.....	26.4
Able to work, with reservations.....	7.5
Unable to work.....	66.1

¹ If a beneficiary specified "light work," "part-time work," etc., because of his physical condition, he has been classified as, "able to work, with reservations."

Thus, about one-third of the men felt unable to work, although some of them were employed during the year surveyed; for women, the proportion reported unable to work was nearly twice that of the men.

Reemployment after entitlement.—The extent to which beneficiaries worked after entitlement is further evidence that they were not all "unemployable," or permanently out of the labor market. Employment opportunities increased during the year studied—from February 1941 to April 1942. As in other areas surveyed, the old-age benefits were sometimes more in the nature of unemployment payments than retirement pensions, since some beneficiaries who had an opportunity to do so returned to work after a period of unemployment. This was true for the 12 percent of the male beneficiaries who reported earnings in employment of \$600 or more in the survey year, and it was probably true, also, for some of the 33 percent who reported earnings of less than \$600. Some men had returned to covered employment and suffered benefit suspensions; others, after a period of unemployment, worked in noncovered jobs or self-employment without loss of benefit.

All the beneficiaries interviewed had received benefits after entitlement, but more than 3 percent of the men and 2 percent of the women were working for at least \$15 a month in covered employment before the beginning of the survey year and continued in this employment all year, with suspension from benefit for the entire period. An equal percentage of men were suspended from benefit for 6-11 months of the year, making a total of 6-7 percent whose earnings in covered employment caused benefit suspensions for 6 months or more. Eleven percent of the men were employed in either covered or noncovered employment for at least 35 hours a week during 11 months of the year, the standard used for full-time employment (table 3).

More of the beneficiaries reported earnings in

Table 3.—Employment status: Percentage distribution of beneficiary groups¹ by employment status of beneficiary during survey year, three Southern cities

Employment status	Male primary beneficiary	Widow, child entitled
Total number.....	564	183
Total percent.....	100.0	100.0
Employed, total.....	45.6	45.4
Full time.....	11.0	11.5
Part time.....	34.6	33.9
Unemployed, total.....	54.4	54.6
Sought employment.....	12.1	9.2
Did not seek employment.....	42.3	45.4

¹ The group of female primary beneficiaries was too small for computation of percentage distribution.

noncovered than in covered employment. When interviewed, only 6 percent of the male beneficiaries in Birmingham and 16 percent in Atlanta and Memphis were in covered employment. Included in the fairly large amount of part-time noncovered employment were full-time jobs for part of the year, or part-time jobs for part or all of the year. Some persons worked less than a week at various odd jobs, such as carpentry or gardening for a neighbor; others worked for fairly long periods in noncovered jobs, such as those in government depots or defense plants, or as independent contractors, commission salesmen, and so on; and some were engaged in professional work—lawyers or consultants, for example.

As would be expected, reemployment depended on the beneficiaries' health, age, skill, and experience, as well as on their desire for employment and their financial resources, such as retirement pay and income from assets. Especially among the beneficiaries aged 65 or 66, there were persons who were able to work but were hunting jobs, unhappy and dissatisfied because skills developed through many years went unused. This was true of both Mr. and Mrs. D.

Mr. D had managed a lumber business for many years before he lost his job when the ownership of the

company changed hands. He knew lumber and felt able to earn his own living. Since he became entitled, he had sought all kinds of work and tried unsuccessfully to make money by keeping chickens, selling brushes and raincoats on a commission basis, and distributing advertisements from door to door. Mrs. D, aged 62, had been an expert accountant. For several years she had been unable to find an office job and, when interviewed, was running a boarding house that supplied most of the family income. Both Mr. and Mrs. D felt hurt and bewildered at not being able to get the type of work to which they were accustomed.

Forty-two percent of the male and 53 percent of the female primary beneficiaries made no effort to get jobs; the majority of them reported that they were unable to work or could do only light or part-time work.

Living Arrangements and Family Composition

The living arrangements and family composition of the primary beneficiaries (tables 4 and 5), regrouped and summarized, were as follows:

Table 4.—Living arrangement: Percentage distribution of specified types of beneficiary groups¹ by type of living arrangement at end of survey year, three Southern cities

Type of living arrangement	Male primary beneficiary				Widow, child entitled
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total number.....	1 564	113	159	270	183
Total percent.....	100.0	100.0	100.0	100.0	100.0
Living alone, total.....	50.2	54.9	51.8	48.1	51.9
Keeping house, total.....	43.0	23.9	50.4	46.6	50.3
Home owned.....	21.5	8.8	28.1	23.3	20.8
Home rented.....	21.5	15.1	22.3	23.3	29.5
Rooming and boarding.....	6.2	26.5	.7	1.5	
All others.....	1.0	4.5	.7		1.6
Living with others, total.....	49.8	45.1	48.2	51.9	48.1
Relatives living with beneficiary group, total.....	39.8	25.7	39.5	44.5	38.2
Home owned by beneficiary group.....	23.9	18.6	25.9	23.3	16.9
Home rented by beneficiary group.....	15.7	6.2	13.6	21.2	21.3
Rooming and boarding.....	.2	.9			
Beneficiary group living with relatives.....	10.0	19.4	8.7	7.4	9.9

¹ The groups of married male primary beneficiaries, with child entitled, and of female primary beneficiaries were too small for computation of percentage distributions. 42 married male primary beneficiaries, with child entitled, are included in male primary beneficiary total.

Living arrangements	Male primary beneficiaries		Female primary beneficiaries
	Number	Percent	Number ¹
All primary beneficiaries.....	564	100	53
Aged person—lived alone.....	62	11	26
Aged couple—lived alone.....	202	36	4
Aged person or couple—lived with children ²	234	41	17
Aged person or couple—lived with relatives other than children.....	66	12	6

¹ Number too small for computation of percents.

² Includes any child of the beneficiary, regardless of age or eligibility to benefit. In a negligible number of instances, other relatives were in the family group.

The male primary beneficiary groups were about equally divided as between living alone and with others. Practically all the aged couples living alone were keeping house, about half in owned homes and half in rented ones. Among those living with others, larger proportions of the non-married men than of the married couples were not the heads of the household.

Owned homes were a resource for 45 percent of the men and 26 percent of the women primary beneficiaries. In this respect, the experience of the nonmarried men was similar to that of the women, while larger proportions of the married men were home owners, as shown by the tabulation at the top of the next page. Except for the

Beneficiary group	Percent with owned homes		
	Total	Without mortgage	With mortgage
Male primary beneficiary, total.....	45.4	26.4	19.0
Nonmarried.....	27.4	16.8	10.6
Married, wife entitled.....	54.0	33.9	20.1
Married, wife not entitled.....	46.6	27.0	19.6
Married, child entitled.....	57.1	23.8	33.3
Female primary beneficiary.....	26.4	17.0	9.4
Widow, child entitled.....	37.7	18.0	19.7

nonmarried men, few of whom lived alone in their homes, about the same proportion of beneficiaries owning homes lived alone as had relatives with them (table 4).

A majority of the children in the families of married beneficiaries were single sons or daughters, almost half of whom were under 30 years of age, while married children were most common in the families of the nonmarried men. Most of the adult children living with the beneficiaries were self-supporting, and many aided their parents. A number of younger single children who were the chief wage earners in their families found it difficult to carry the responsibility of partial support of their parents.

Family living, on the other hand, involved some male primary beneficiary groups in obligations and financial responsibility for the support of others; 8 percent lived with relatives who had no income, and a number of others lived with relatives whose

Table 5.—Relationship of other household members: Percentage distribution of specified types of beneficiary groups¹ by relationship² of other household members, three Southern cities

Relationship ² of other household members	Male primary beneficiary				Widow, child entitled
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total.....	100.0	100.0	100.0	100.0	100.0
No other members of household.....	50.2	54.9	51.8	48.1	51.9
Married children, grandchildren and/or great grandchildren.....	12.8	19.4	12.9	10.4	4.4
Nonmarried children age 18 and over.....	18.0	7.1	22.3	19.3	20.7
Parents and grandparents.....	1.1			1.5	7.7
Brothers and sisters.....	2.7	4.4	2.2	2.6	3.8
All others.....	15.2	14.2	10.8	18.1	11.5

¹ The groups of married male primary beneficiaries, with child entitled, and of female primary beneficiaries were too small for computation of percentage distributions.

² Relationship to primary beneficiary or, in survivor claims, to deceased wage earner. Groups are mutually exclusive.

incomes were not adequate for self-support. Responsibility for the support of others was reported by approximately the same proportion of beneficiaries at all income levels. It was reported by both nonmarried and married men, but more commonly by the latter. A large number of the relatives supported by the beneficiaries were grandchildren, particularly among the Negro families.

A slightly larger proportion of the women primary beneficiaries than of the nonmarried men lived alone, and more of the women than of the men were keeping house instead of rooming and boarding. Women more generally prepared their own meals, often in rooms which permitted light housekeeping.

Income of the Beneficiary Group

Information on the amount of income and its source was obtained for each individual family member regardless of membership in the beneficiary group. In analyzing the data, however, the income of the beneficiary group was kept distinct from that of "others in the family"; the two combined formed the total family income.

As defined in the survey, income included all earnings, net profits from self-employment, interest on and net yield from assets, payments from insurance policies, pensions, retirement pay, unemployment compensation, workmen's compensation, gifts from persons outside the household but not from those in the household, all relief received, cash from the sale of consumer's goods, and that part of inheritances used for current living. Whenever possible, a cash value was determined for gifts of goods or free rent and included as income, but no value was estimated for the garden, poultry, hogs, or dairy produce raised by

Table 6.—Income of beneficiary groups, three Southern cities

Type of beneficiary group	Number of beneficiary groups	Average income	
		Arithmetic mean	Median
Male primary beneficiary, total.....	564	\$885	\$581
Nonmarried.....	113	532	347
Married, wife entitled.....	139	980	689
Married, wife not entitled.....	270	988	621
Married, child entitled.....	42	863	677
Female primary beneficiary.....	53	578	356
Widow, child entitled.....	183	841	667

the beneficiaries. Such produce, and occasional gifts on which no value could be placed, were reported by about 40 percent of the beneficiaries in Atlanta, Birmingham, and Memphis. Similar noncash income was less frequently mentioned in the other cities surveyed.

The most striking characteristics of beneficiary group income, as shown in tables 6 and 8, are its wide range and the concentration of beneficiary groups—54 percent of the male and 70 percent of the female—in the income brackets of less than \$600 a year (\$50 a month) with resultant differences between arithmetic mean and median income. It should be noted further that a larger proportion of the single-member beneficiary groups—the nonmarried men and the female primary beneficiaries—than of the married male beneficiaries fell in the lower income levels.

On the average, only about 12 percent of the total income of male primary beneficiary groups was reported by wives or children. Forty-five percent of all male primary beneficiaries reported some income from earnings in employment during the year covered. Such amounts were so small for the large majority that the beneficiary may be considered to have retired. That was not the case, however, for most of the 12 percent of the men who earned an average of \$50 or more a month in employment. Their income formed 29 percent of all beneficiary group income. If their group income were excluded, the average income would be \$716 (or median income, \$478) for the 88 percent of male primary beneficiary groups in which the primary beneficiary reported no earnings or earnings of less than \$600.

Old-age and survivors insurance benefits.—Insurance benefits were the largest single source of beneficiary group income. Moreover, since they will be paid for the lifetime of most aged beneficiaries, they are also permanent in nature.

Of the \$389 average annual benefits received by married men with entitled wives, \$130 represented wife's benefits; of the \$430 average annual benefits received by married men with entitled children, \$177 was child's benefits.

Old-age benefits were the only income of 12 percent of all male primary beneficiaries. They were practically the only income of many more beneficiary groups, amounting to more than all the other income combined for 55 percent of all

male primary beneficiary groups and constituting the largest single income source for 61 percent.

While, for all male beneficiary groups, old-age benefits were, on the average, 33 percent of the total beneficiary group income, they formed 42 percent of the average income of the nonmarried men, 40 percent for married men with entitled wives, 25 percent for married men with nonentitled wives, and 50 percent for married men with entitled children.

The proportions that benefits formed of the total beneficiary group income at various levels were as follows:

Beneficiary group income	Male primary beneficiary	Widow, child entitled
All beneficiary groups.....	32.8	54.6
Less than \$300.....	85.4	90.4
300-599.....	69.0	85.5
600-899.....	42.7	72.8
900-1,499.....	27.3	44.6
1,500 or more.....	11.4	24.9

At all income levels, benefits, because of their permanency, were appreciated more than their amount seemed to justify. Often benefits were used to meet some fixed obligation, such as mortgage payments or taxes.

A 21-year-old son was the chief wage earner in the home of Mr. and Mrs. N. He was earning \$25 a week as a semiskilled machine-operator in a paper company and turning over all his wages to his mother for family use. Mr. N's benefit check of \$20.63, his only income, was practically all used to meet mortgage payments on the home. A weak heart had forced the beneficiary to retire at age 71. His wife, who was 50 years old, would not be entitled for 15 years. She kept a few chickens for family use and managed to finance the family on \$1,337, of which \$234 was paid on the mortgage. The interviewer described their 5-room bungalow as "neat and comfortably furnished." Since they had no assets except the \$1,135 equity in their home, they were concerned about how they would live if the son were drafted, not knowing at that time that soldiers' dependents would receive allowances from the Government.

Income in addition to benefit.—Most beneficiary groups, as has been noted, reported income from some source other than benefits. Comparison of total beneficiary group income with the amount of benefit has indicated that many beneficiaries received only small amounts of additional income. For 45 percent, all other income did not equal

the amount of benefit received. Half the male primary beneficiary groups reported less than \$220 additional income. Twenty-six percent of the men had from \$1 to \$150, and 30 percent had \$600 or more yearly income from other sources, as is shown by the following distribution:

Income in addition to benefit	Male primary beneficiary	Widow, child entitled
All beneficiary groups.....	100.0	100.0
None.....	¹ 11.7	18.0
Less than \$150.....	26.4	29.5
150-299.....	17.9	12.6
300-599.....	14.5	16.9
600-899.....	11.2	11.5
900 or more.....	18.3	11.5

¹ This figure is slightly different from the one given in table 8, because groups with minus income in addition to insurance benefits are included.

The varied nature of the sources of income for aged men is particularly interesting. It is influenced by the fact that the group included persons who were working, as well as others who were retired or unemployed. The sources from which income was received and the percent of male beneficiary groups reporting income from each source were as follows:

Reasonably permanent sources:

Insurance benefit.....	96.6
Retirement pay.....	13.7
Veteran's pension.....	2.7
Annuity.....	2.8
Income from assets.....	31.4

Probably temporary sources:

Earnings from covered employment.....	21.5
Earnings from noncovered employment.....	43.1
Unemployment compensation.....	17.7
Private insurance benefits ¹	2.1
Other income.....	1.6

Private and public supplement:

Gift from person not in household.....	13.7
WPA, NYA, CCC wages.....	1.2
Relief payments.....	4.4

¹ Includes private insurance payments for accident, death, illness, or unemployment; and workmen's compensation.

The two classifications, "reasonably permanent" and "probably temporary," distinguished between the sources that will continue to yield income for the recipient's lifetime and those that ordinarily would not. Income from only one source, other than benefits, was reported by 38 percent of the

male beneficiary groups, and from only two sources by practically the same percent.

Most of the public supplementation noted was work relief or allowances for food and cotton stamps, although a few beneficiary groups were receiving old-age assistance or general relief. In Birmingham and Jefferson County, the average old-age assistance payment per case, during the survey year, was about equal to the \$10 minimum old-age and survivors insurance benefit; in Memphis and Atlanta, it was less than \$14. It is obvious, therefore, that few persons who were receiving benefits would also receive public relief.

The amount of income received from each source cannot be considered in the scope of this article, but it is indicated for the four groupings of sources in table 8. The entire income of more than one-fourth of the male beneficiary groups was permanent in nature; one-fourth more had some per-

Table 7.—Family insurance benefit: Percentage distribution of specified types of beneficiary groups¹ by monthly amounts awarded and average benefit awarded and received, three Southern cities

Type of beneficiary group and monthly family insurance benefit awarded	Percentage distribution	Average (mean) family insurance benefit		
		Awarded monthly	Received ²	
			Monthly	Yearly
Male primary beneficiary,¹ total.....	100.0	\$25.92	\$24.17	\$290
\$10.00-19.99.....	26.2			
20.00-29.99.....	41.5			
30.00-39.99.....	22.5			
40.00-62.40.....	9.8			
Nonmarried, total.....	100.0	\$20.20	\$18.67	\$224
\$10.00-19.99.....	42.5			
20.00-29.99.....	48.7			
30.00-39.99.....	6.1			
40.00-41.60.....	2.7			
Married, wife entitled, total.....	100.0	\$33.87	\$32.42	\$389
\$10.00-19.99.....	10.1			
20.00-29.99.....	14.4			
30.00-39.99.....	55.4			
40.00-62.40.....	20.1			
Married, wife not entitled, total.....	100.0	\$22.35	\$20.42	\$245
\$10.00-19.99.....	31.5			
20.00-29.99.....	57.0			
30.00-39.99.....	8.5			
40.00-41.60.....	3.0			
Widow, child entitled, total.....	100.0	\$40.00	\$38.33	\$460
\$10.00-29.99.....	25.1			
30.00-39.99.....	26.2			
40.00-49.99.....	26.8			
50.00-83.20.....	21.9			

¹ The groups of married male primary beneficiaries, with child entitled, and of female primary beneficiaries were too small to be presented in detail. Average annual insurance benefit received by these groups was \$430 for former and \$202 for latter.

² Amount of insurance benefit received in survey year is not necessarily 12 times the monthly benefit awarded, because of benefit suspensions.

manent income other than benefits; and nearly one-half had only temporary and/or supplemental income in addition to benefits. Of the 27 percent whose income was entirely from permanent sources, two-thirds had less than \$600 total annual income. Three-fifths of those whose additional income was derived entirely from temporary and/or supplemental sources had total incomes of less than \$600.

Table 8.—Sources of income: Percentage distribution of specified types of beneficiary groups¹ by annual income during survey year and by source² of income, three Southern cities

Type of beneficiary group and annual income during survey year	Total	Insurance benefit only	Additional income from 1—		
			Permanent source only	Permanent and temporary and/or supplementary sources	Temporary and/or supplementary sources only
Male primary beneficiary, total	100.0	11.2	16.0	24.8	48.0
Less than \$300	19.1	7.1	1.4	.5	10.1
300-599	35.0	4.1	5.1	5.7	20.1
600-899	18.1		2.9	6.2	9.0
900-1,199	10.3		1.9	3.5	4.9
1,200-1,499	4.9		1.2	2.5	1.2
1,500 or more	12.6		3.5	6.4	2.7
Nonmarried, total	100.0	15.9	9.7	23.0	51.4
Less than \$300	40.8	14.2	2.7		23.9
300-599	38.8	1.7	3.5	10.6	23.0
600-899	5.3		.9	3.5	.9
900-1,199	7.1		.9	3.5	2.7
1,200-1,499	.9			.9	
1,500 or more	7.1		1.7	4.5	.9
Married, wife entitled, total	100.0	9.5	28.7	21.5	40.3
Less than \$300	7.9	2.2	.6	.6	4.5
300-599	40.3	7.3	10.0	3.6	19.4
600-899	23.1		7.3	7.9	7.9
900-1,199	11.5		2.9	2.9	5.7
1,200-1,499	5.7		2.2	2.9	.6
1,500 or more	11.5		5.7	3.6	2.2
Married, wife not entitled, total	100.0	9.6	12.6	28.5	49.3
Less than \$300	18.5	7.4	1.5	.7	8.9
300-599	29.6	2.2	3.3	5.6	18.5
600-899	18.5		1.5	6.7	10.3
900-1,199	11.5		1.5	4.4	5.6
1,200-1,499	6.7		1.5	3.3	1.9
1,500 or more	15.2		3.3	7.8	4.1
Widow, child entitled, total	100.0	18.0	9.3	31.7	41.0
Less than \$300	4.4	2.7		.6	1.1
300-599	35.5	10.9	4.8	4.4	15.4
600-899	26.2	4.4	3.3	7.6	10.9
900-1,199	18.0		.6	8.7	8.7
1,200-1,499	6.0			3.8	2.2
1,500 or more	9.9		.6	6.6	2.7

¹ The groups of married male primary beneficiaries, with child entitled, and of female primary beneficiaries were too small for computation of percentage distributions.

² Sources of additional income are classified as follows: Permanent—retirement pay, private annuity payments, veterans' pensions, income from assets; temporary—earnings in employment, unemployment compensation, private insurance benefit (such as sickness, accident, death, unemployment, workmen's compensation), and miscellaneous; supplementary—relief payments, earnings under WPA, NYA, and CCC programs, and gifts from relative or friend outside household.

The 54 percent of male primary beneficiary groups who had incomes of less than \$600, a major part of which came from insurance benefit, are among those whose additional income was less than \$300, and, although some income from other reasonably permanent sources was received, the larger part of their additional income was temporary or supplemental.

Assets Used for Current Living

Fourteen percent of the male primary beneficiary groups drew on assets to supplement the group income. The assets used by male beneficiaries amounted to 4 percent of the total of income and savings expended. Only about half as many beneficiaries drew on assets in Atlanta, Birmingham, and Memphis as in other cities surveyed, though the average amount used by the persons reporting such withdrawals was approximately the same. Beneficiaries at all income levels used assets; of those who did so, the proportion was greater for those who lived alone or had relatives to support than for the total group of primary beneficiaries. Illness sometimes made it necessary to dip into savings, but efforts to maintain established living arrangements and standards of living were also causes.

After a lifetime of saving, it was difficult for some individuals to watch their emergency reserve dwindle and disappear. This was true of Mr. and Mrs. M, who were living modestly in a home that they owned in a working section of Birmingham.

Mr. M, aged 70, had lost his job as superintendent of a small manufacturing plant after 20 years of service. The company changed hands and the new managers had retained him just long enough to enable him to qualify for old-age insurance. Mr. M was frail and could only do odd jobs around the house and yard. To increase their income, he and Mrs. M had taken one roomer into their home as soon as he lost his job, and were planning to take another. Nevertheless, their income of \$815 (\$336 of which came from benefit) was inadequate for their needs, and they were supplementing it by using about \$40 a month from their \$8,000 savings account. Since Mrs. M, who had never worked away from home, was only 52 years of age, Mr. M's chief worry was for her future. Especially on her account he dreaded having his savings decrease.

Some of the beneficiaries living with relatives felt less concern about the future.

Mr. F had lived with a married daughter, her husband, and three children for more than 3 years. As

soon as he was old enough to receive benefits, he quit his job as a clerk in a retail grocery store because of pain in his feet. His monthly benefit check was \$23.71, while his former wages had averaged \$78 monthly. During the survey year, he had worked at the store on Saturdays, earning around \$12 a month. The beneficiary seemed happy in his daughter's home, which was described by the interviewer as especially pleasant. He paid his daughter \$6 a week, an amount slightly larger than his benefit check, and in return received his board and room and part of his clothing. During the year surveyed, the beneficiary had used \$100 of a \$200 savings account that was his sole asset. At this rate, his own resources would soon be exhausted, and he would become more dependent on his daughter's family. The son-in-law, who was the only other wage earner, received \$2,156 during the year in railroad employment. Of the total family income of \$2,579, the beneficiary reported \$423.

Family Income

The family income of the beneficiaries is shown in table 9. A comparison of the average number of persons in the beneficiary group (1 for non-married men, 2 for married men with wives but no children, 4 for married men with child entitled, and 3 for widows and children) with the number of persons in the family indicates the average number of persons in the family in addition to the beneficiary group. In general, the average family was small—usually 2 or 3 people.

Seventy-four percent of the male beneficiary families with incomes under \$600 were composed of the beneficiary group alone, 37 percent of them

being nonmarried men. As family income increased, the percent of families composed entirely of the beneficiary group decreased. When beneficiary group income and family income are compared, one finds that 54 percent of all male primary beneficiary groups had incomes of less than \$600 but that the family income for 32 percent of them was at this level. For the other 22 percent, the income of others in the family had increased family income to more than \$600. At the other extreme, while only 10 percent of the beneficiary groups had incomes of \$1,800 or more, 29 percent of them lived in families whose total income was \$1,800 or more.

An examination of the income of others in the family shows that 97 percent of it came from earnings—78 percent from covered and 19 percent from noncovered employment.

Other factors than the income of the beneficiary group appeared to have more weight in determining the proportion living alone or with others, although relatively fewer married beneficiaries with incomes of less than \$600, and relatively more of those with \$1,200 or more, lived alone.⁴

Aged person living alone.—It will be recalled that one-tenth of the male and one-half of the female primary beneficiaries were aged persons living alone. The distribution of these 60 men

⁴ In the following sections, a beneficiary group that lived with others any part of the survey year is classified as "living with others." The data therefore differ slightly from the living arrangements at the end of the survey year, as shown in tables 4 and 5.

Table 9.—Family income and size of family: Percentage distribution of specified types of beneficiary groups¹ by family income, median income of each group, and average size of family by family income, three Southern cities

Family income group	Percentage distribution by family income					Average size of family ²				
	Male primary beneficiary				Widow, child entitled	Male primary beneficiary				Widow, child entitled
	Total	Non-married	Married, wife entitled	Married, wife not entitled		Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total.....	100.0	100.0	100.0	100.0	100.0	3.0	2.1	3.0	3.1	4.1
Less than \$600.....	32.1	52.1	27.3	27.4	23.0	2.2	1.4	2.2	2.6	3.7
600-1,199.....	23.0	13.3	24.4	24.4	32.3	2.8	2.3	2.4	2.6	3.7
1,200-1,799.....	16.0	9.7	14.4	19.5	21.3	3.4	3.1	3.1	3.3	4.5
1,800-2,399.....	12.4	14.2	10.8	13.0	13.1	3.6	3.1	3.8	3.6	4.3
2,400-2,999.....	6.9	8.0	9.4	4.8	3.8	4.3	(1)	4.4	3.9	(1)
3,000-3,999.....	5.3	1.8	5.8	7.0	3.8	3.9	(1)	(1)	3.8	(1)
4,000 or more.....	4.3	.9	7.9	4.1	2.7	3.8	(1)	4.1	3.4	(1)
Median income.....	\$1,029	\$509	\$1,125	\$1,108	\$1,054					

¹ The groups of married male primary beneficiaries, with child entitled, and of female primary beneficiaries were too small for computation of percentage distributions. Median income for married men, with child entitled, was \$915; for female primary beneficiaries, \$858; average size of family, 5.4 and 2.1, respectively.

² Average number of persons in family 52 weeks.

³ Not computed on base of less than 10.

and 29 women by annual income was:

Annual income	Total	Aged man	Aged woman
Total.....	89	60	29
Less than \$300.....	36	28	8
300-599.....	30	21	9
600-899.....	9	3	6
900-1,199.....	5	4	1
1,200-1,499.....	3	-----	3
1,500 or more.....	6	4	2

Eleven white men and 17 Negroes composed the group of aged men living alone on incomes of less than \$300. They were younger than the average age of all nonmarried men, and most of them had been irregularly employed; their average monthly wage was only \$34.59, while the average for all nonmarried men was \$67.37. Only 5 felt able to work when interviewed; 16 reported some earnings during the year, although no benefits had been suspended. All but 8 had small amounts of income in addition to benefits; old-age and survivors insurance benefits, averaging \$171, provided 79 percent of their total income. None had received any public or private aid, and only 5 reported gifts from relatives or friends, none of which averaged as much as \$10 a month. Sixteen reported that they had lived in the same place for 2 years or more. Occasional meals from the "landlady" or friends, clothing, free medical care from former employers, and garden, poultry, and dairy produce were among the types of noncash income they received.

A great many different living arrangements that in some way supplemented cash income explain how most of the men "got along" on less than \$50 a month. Mr. R's situation illustrates this point:

Formerly a watchman for a coal company, he stopped working and filed for benefits when he was 75 years of age. His average monthly wage of \$58.88 yielded him benefits of \$21.31 monthly, which was his only income except 75 cents interest on a savings account. For 15 years he had lived alone in a shack on the property of his former employer, for which he had never paid rent. He had always done odd jobs around the property, considering himself well paid for them through special meals and many courtesies from the family.

At the opposite extreme there were 4 nonmarried men living alone on incomes ranging from \$2,199 to \$2,806. Three of them earned most of their income; the fourth received retirement pay (\$864), private annuity insurance payments (\$1,186),

and \$18 income from other assets, in addition to \$475 in old-age benefits. One was a professional man, the others were skilled laborers.

Fewer of the women living alone than of the men were concentrated at the lower income levels. Although 8 of the 29 had incomes of less than \$300, there were 5 with incomes from \$1,251 to \$2,196.

Aged couples living alone.—More than one-third of all the male primary beneficiary groups, and 3 of the female, were aged couples living alone. Their distribution by income group was:

Income group	Number	Percent
Total.....	193	100.0
Less than \$300.....	22	11.4
300-599.....	57	29.5
600-899.....	43	22.3
900-1,199.....	28	14.5
1,200-1,499.....	14	7.3
1,500-1,999.....	13	6.7
2,000-2,999.....	12	6.2
3,000-3,999.....	6	3.1
4,000 or more.....	3	1.6

¹ Excludes 13 couples who lived alone at the end of the survey year, but lived with relatives part of the year.

The 22 couples whose incomes were less than \$300 had few additional resources; only 5 owned their homes and 2 used assets that increased their total cash to \$573 and \$996, respectively. They were living at a poverty level, several renting one or two rooms for \$5 or \$6 a month. Gifts of fuel, food, clothing, free medical care, or garden produce were mentioned as noncash income by practically every family. Many of them had sought assistance, but only 2 received small amounts of public aid and 2 others received some cash from their churches. Since 16 were men with nonentitled wives, the family income will be increased when the wives become entitled to wife's benefits at age 65, but in general this will not occur for 8 years. Often the interviewer quoted the beneficiary as saying that they "missed a meal now and then," or, "when we don't have money, we don't eat."

Home ownership was an additional resource for nearly half of the modal group of 57 couples whose incomes were \$300-599. Assets were used by 9, increasing incomes by \$60-450. Slightly more than half of the 114 couples whose incomes were \$600 or more owned their homes; nearly all the rest were living in rented ones. Proportionately more of the couples with incomes of \$600 or more used assets for living expenses than did those with incomes of less than \$600. Six couples had in-

Table 10.—Net worth: Percentage distribution of specified types of beneficiary groups¹ by net worth, and median net worth, three Southern cities

Net worth	Male primary beneficiary				Widow, child entitled
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total number.....	1 564	113	139	270	183
Total percent.....	100.0	100.0	100.0	100.0	100.0
Liabilities exceed assets.....	12.4	5.3	7.2	16.7	24.6
No assets or liabilities ¹	29.4	52.2	22.3	25.2	17.5
Assets exceed liabilities by:					
Less than \$1,000.....	19.7	17.7	18.7	19.3	20.8
1,000-4,999.....	27.1	21.2	32.3	27.4	25.1
5,000-9,999.....	7.1	1.8	13.7	6.2	10.4
10,000 or more.....	4.3	1.8	5.8	5.2	1.6
Median net worth.....	\$300	0	\$1,104	\$353	\$287

¹ The groups of married male primary beneficiaries, with child entitled, and of female primary beneficiaries were too small for computation of percentage distributions. Median net worth of these groups was \$314 and \$440, respectively. ² 42 married male primary beneficiaries, with child entitled, are included in male primary beneficiary total.

³ Includes beneficiary groups whose assets and liabilities balance, and those who had no assets or liabilities.

comes ranging from \$2,216 to \$6,179, derived entirely from permanent sources. Three of them received maximum benefits of \$61.20 monthly.

Aged persons or couples living with others.—More than half of the male primary and nearly half of the female primary beneficiary groups lived in families in which there were persons other than the beneficiaries. These aged persons enjoyed the advantages of group living, many of which are noneconomic in character but of great value, especially to older persons. Among these are companionship, care during illness, help in daily housekeeping, and special assistance in meeting emergencies. On the other hand, independence and privacy were undoubtedly sacrificed by some of the aged couples.

There was very little difference in the family income levels of families in which there were single aged men or women and those with aged couples, as is shown by the following figures:

Family income	Aged person living with others		Aged couple living with others	
	Number	Percent	Number	Percent
Total.....	73	100.0	223	100.0
Less than \$600.....	13	17.8	33	14.8
600-1,199.....	10	13.7	36	16.1
1,200-1,799.....	14	19.2	51	22.8
1,800-2,399.....	15	20.6	37	16.6
2,400-2,999.....	9	12.3	24	10.8
3,000-3,999.....	9	12.3	22	9.9
4,000 or more.....	3	4.1	20	9.0

The income of both the aged persons and the aged couples formed large proportions of the total family income at levels below \$1,200; above that amount, the income of others in the family was relatively more important. At all family income levels, some beneficiaries also owned the home in which the family lived.

Family income	Families in which aged man or woman lived with others			Families in which aged couple lived with others		
	Average number of persons per family	Percent of family income from beneficiary group		Average number of persons per family	Percent of family income from beneficiary group	
		Total beneficiary group income	Insurance benefit only		Total beneficiary group income	Insurance benefit only
Total.....	3.4	26.2	12.7	3.9	44.3	13.4
Less than \$600.....	3.2	68.7	47.9	3.6	87.8	64.2
600-1,199.....	3.2	41.2	25.3	3.5	61.0	30.7
1,200-1,799.....	3.1	25.3	16.9	3.8	37.8	16.9
1,800-2,399.....	3.3	31.8	11.2	4.2	38.4	13.0
2,400-2,999.....	3.8	23.7	10.9	4.4	35.3	10.8
3,000-3,999.....	3.8	13.7	7.2	4.4	32.5	7.9
4,000 or more.....	3.4	20.9	3.1	4.1	54.3	5.8

¹ The beneficiary group income includes old-age and survivors insurance benefits.

More than 60 percent of the aged persons or couples living with others lived with persons whose per capita incomes were larger than the per capita incomes of the beneficiary group.

Aged couple and entitled children.—Fifteen of the 42 beneficiary groups composed of an aged couple and one or more child beneficiaries lived alone; 6 had incomes of \$300-599, 5 incomes of \$600-899, and the remaining 4 had higher incomes. Of the 6 owning homes, 5 had mortgages. In 27 families there were others beside the beneficiary group, the father being the head of the household in all but 2 instances and owning the home in 18 cases. Family income was less than \$600 in 4 families, \$600-1,199 in 9 families, \$1,200-1,799 in 6, and \$1,800 or more in 8 families. The beneficiary group reported all or more than half the income in 15 families.

Net Worth and Life Insurance

Equity in owned homes accounted for a large part of the assets held by the beneficiaries (table 10). Cash and savings accounts, the majority of which amounted to less than \$1,000, were another fairly common resource. Stocks, bonds, business property, and other investments were reported by the small number of beneficiaries worth \$5,000 or

Table 11.—Life insurance: Percentage distribution of specified types of beneficiary groups¹ by face value of life insurance policies held, and median face value of policies held by each group, three Southern cities

Face value of policies ²	Male primary beneficiary				Widow, child entitled
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total number.....	¹ 564	113	139	270	183
Total percent.....	100.0	100.0	100.0	100.0	100.0
No policy.....	15.2	24.8	14.4	12.6	6.0
Policies:					
Less than \$1,000.....	50.6	58.4	48.9	47.5	55.2
1,000-1,999.....	16.3	4.4	22.3	17.0	23.0
2,000-2,999.....	5.5	7.1	3.6	5.9	9.8
3,000 or more.....	12.4	5.3	10.8	17.0	6.0
Median face value ³	\$550	\$250	\$600	\$625	\$750

¹ The groups of married male primary beneficiaries, with child entitled, and of female primary beneficiaries were too small for computation of percentage distributions. Median face value for these groups was \$603 and \$300, respectively. 42 married male primary beneficiaries, with child entitled, are included in male primary beneficiary total.

² Face value in most burial insurance policies included was a service, not cash value.

³ Based on total number of beneficiary groups for whom information on life insurance was obtained.

more. One-third of the male beneficiary groups reported debts other than mortgages on their homes. Twelve percent had debts that exceeded their assets; most of these were beneficiary groups without assets but with debts of less than \$100.

Life insurance policies were not included in net worth; their face value is shown in table 11 as an additional resource. The great majority of beneficiaries carried policies on some member of the beneficiary group, a large number of them burial policies with little or no cash value. Such policies were common in Birmingham and Memphis but prohibited by law in Georgia.

Relationship Between Family Insurance Benefit and Resources of Beneficiaries

Old-age and survivors insurance benefits are based on the average monthly wage, but the benefit formula is heavily weighted for the lower wage levels, on the assumption that persons whose average monthly wages were larger would be more able to make some provision for their own old age. Among the beneficiaries studied, there was a decided correlation between the amount of benefit awarded and the resources of the beneficiary group. As is shown in tables 12 and 13, there was a tendency for the income and assets of beneficiaries at the lower benefit levels to be less than those of

beneficiaries in the higher brackets. In this respect, the situation was similar to that found in other cities.

Summary of Resources of Male Primary Beneficiaries

As in other cities surveyed, there was a wide variation in the resources of the beneficiaries in Atlanta, Birmingham, and Memphis. Being a cross section of the beneficiaries of the old-age and survivors insurance program—from unskilled laborers to professional workers—they naturally differed in their standards or mode of living and in the amount of their resources. The single experience common to the majority was reduced income because recently employed wage earners were no longer in covered employment. Old-age benefits, which averaged \$25.92 monthly for male primary beneficiaries, were a relatively small proportion of their previous monthly wages, which averaged \$77.23. Seventy percent of the male primary beneficiary groups had less monthly income than the primary beneficiary's average monthly wage before entitlement.

Table 12.—Income and net worth: Percentage distribution of male primary beneficiaries¹ by total income of the beneficiary group and distribution by net worth, by amount of family insurance benefit; and median income and median net worth by amount of family insurance benefit, three Southern cities

Type, income, and net worth of beneficiary group	Family insurance benefit				
	Total	\$10.00-19.99	\$20.00-29.99	\$30.00-39.99	\$40.00 or more
Income					
Male primary beneficiary:					
Total number.....	564	148	234	127	55
Median income.....	\$551	\$303	\$510	\$689	\$980
Total percent.....	100.0	100.0	100.0	100.0	100.0
Less than \$300.....	19.1	47.3	15.8	.8	-----
300-599.....	35.0	28.4	40.2	42.5	12.8
600-899.....	18.1	13.5	17.5	18.1	32.8
900 or more.....	27.8	10.8	26.5	38.6	54.4
Net worth					
Male primary beneficiary:					
Total number.....	564	148	234	127	55
Median net worth.....	\$300	0	\$151	\$1,000	\$2,500
Total percent.....	100.0	100.0	100.0	100.0	100.0
Liabilities exceed assets.....	12.4	14.9	12.0	13.4	5.5
No assets or liabilities ²	29.4	52.0	26.5	17.3	9.1
Assets exceed liabilities by:					
Less than \$1,000.....	19.7	15.5	22.6	18.9	20.0
1,000-4,999.....	27.1	14.9	31.6	32.3	29.1
5,000-9,999.....	7.1	2.0	4.3	11.8	21.8
10,000 or more.....	4.3	.7	3.0	6.3	14.5

¹ The group of female primary beneficiaries was too small for computation of percentage distributions.

² Includes beneficiary groups whose assets and liabilities balance, and those who had no assets or liabilities.

Forty-one percent of the nonmarried men reported incomes of less than \$300, and 48 percent of the two large groups of married men shown in table 8, incomes of less than \$600. By contrast, 18 percent of the male beneficiary groups reported incomes of \$100 or more a month, and 7 percent incomes of \$75 or more, entirely derived from sources that will normally continue to yield such income during the lifetime of the beneficiary. Other resources than income were also reported. Among these the most important were that the beneficiaries lived with relatives whose income supplemented that of the beneficiary group; and ownership of homes, other property, and assets.

Relatively few of the beneficiaries had made changes in their living arrangements during the 1 to 2 years that had elapsed since they became entitled to benefit. Most of them were endeavoring to maintain their customary manner of living, and many were bewildered about how they could continue to do so. Generally speaking, however, as the beneficiaries become older, are less able to work, and have decreased their savings, the situations of many will become increasingly insecure. They must find other resources or make further adjustments. Old-age and survivors insurance benefits will be increased 50 percent for almost half of the male beneficiary families when the wives become eligible for wife's benefits, which on the average will occur in 8 years.

Comparison of Three Southern Cities and Other Cities Surveyed

The amounts of the insurance benefits, which are based on earnings in covered employment, naturally differ somewhat from city to city with changes in wage levels, industry, employment opportunities, and the type of wage earners who become beneficiaries. This was the case in each of the three Southern cities surveyed, as well as for all three cities combined, as compared with those surveyed in other parts of the country. As wage earners, the male primary beneficiaries had earned lower average monthly wages in the three Southern cities (\$77.23) than in Philadelphia and Baltimore (\$87.48), St. Louis (\$90.10), or Los Angeles (\$89.41). They also were awarded lower average monthly benefits—\$25.92 in the three Southern cities, \$27.65 in Philadelphia and Baltimore, \$28.09 in St. Louis, and \$27.20 in Los Angeles.

Table 13.—Assets used to meet living expenses: Percent of beneficiary groups¹ using assets to meet living expenses and average annual amount of assets used, by amount of family insurance benefit, three Southern cities

Type of beneficiary group and family insurance benefit	Percent of beneficiary groups using assets	Average annual amount of assets used per beneficiary group
Male primary beneficiary, total.....	13.5	\$41
\$10.00-19.99.....	9.5	23
20.00-29.99.....	12.0	29
30.00-39.99.....	16.5	46
40.00 or more.....	23.6	127
Widow, child entitled.....	31.1	96

¹ The group of female primary beneficiaries was too small for computation of percentage distributions. Assets were used by 13.2 percent; the average annual amount per beneficiary group was \$43.

It should be borne in mind, however, that the relationship between the average monthly wage and the family benefit awarded is not direct or completely comparable from city to city. It is influenced by certain factors, one of which is the proportion of male primary beneficiaries whose wives or children were entitled to benefit; these proportions were 35 percent in Philadelphia and Baltimore combined, 37 percent in St. Louis, 31 percent in Los Angeles, and 32 percent in the three Southern cities. A second factor is the proportion of male primary beneficiaries who were nonmarried—wage earners whose average monthly wages were lower than those of married men in each city; nonmarried men were only 20 percent of all male primary beneficiaries in the three Southern cities, but they were 27-30 percent in the other cities surveyed.

Other income in addition to benefit was also less in the Southern cities, with consequent lower median beneficiary group income; for male primary beneficiary groups the median was \$551 in the Southern cities, \$599 in Philadelphia and Baltimore, \$610 in St. Louis, and \$814 in Los Angeles. Finally, the median family income was less—\$1,029 in the Southern cities as compared with \$1,088-1,302 in the others.

Possibly as a result of the lower benefits and smaller amounts of other income, a larger percentage of the Southern male beneficiaries were employed—46 percent in contrast to 38 percent in Los Angeles, the city with the next highest percentage employed. This was true in spite of the fact that the Los Angeles survey was completed 3 months later, when employment opportunities were even more favorable.

Differences more difficult to evaluate also existed. To a certain extent these differences were due to the fact that each Southern city was smaller than the others surveyed. They were also due to Southern community conditions and employer attitudes and policies that affected the type of housing, the standard of relief payments, racial employment opportunities, and the treatment of retired aged persons.

Survivor Beneficiaries—Widow and Entitled Child

The 183 widow and entitled child beneficiary groups included in the survey constituted 52 percent of those in the universe from which the sample was drawn. Sixty-seven (37 percent) were Negro families and 116 white families. Sixty-five lived in Atlanta, 82 in Birmingham, and 36 in Memphis. At their deaths, the fathers had ranged in age from under 30 to over 65 years, and 42 percent had been 40-49 years of age. The loss of the chief wage earner in the family, often when he was in the age group with the highest earning capacity, was a financial as well as personal calamity. The widows facing this situation ranged in age from under 20 to over 60 years; 59 percent were aged 30-44. On the average, they had slightly more than 2 children under 18 years of age. The widow and 1 child formed the beneficiary group in 70 families, the widow and 2 children in 63, and the widow and 3 or more children in 50.

Ninety percent of the widows were the heads of their own households, which for 52 percent were composed of the beneficiary group alone. Most of the relatives living with the widow were single children over 18 years of age. One-half of the beneficiary groups had annual incomes of less

than \$667. The median old-age and survivors insurance benefit was \$455 a year. Benefits formed 55 percent of the beneficiary group income. This percentage, naturally, varied for different income levels; benefits constituted 75-90 percent of the total beneficiary group income at income levels of less than \$900 and only 25 percent of the income of those with \$1,500 or more. Eighteen percent of the widows and children had no income other than benefits. The income, in addition to benefits, of 41 percent was entirely derived from earnings, unemployment compensation, private insurance benefits, and supplemental sources; most of it came from the widow's earnings. Nearly one-fourth of the widows and their children lived in families with annual incomes of less than \$600 for an average of 3.7 persons. Earnings of single children over 18 years of age were the chief source of income of the non-beneficiary group relatives in the family.

Thirty-one percent of the widow and child beneficiaries used assets for current living, a large part of which were insurance payments received at the death of the wage earner. The widows' median net worth was less, and the proportion of widows in debt larger, than in any other type of beneficiary group. More than half the widows were in family groups with less total annual income than the taxed wages of their deceased husbands in the year preceding the quarter of death. The reduction in standards of living suffered by these families since the wage earner's death was considerable. To meet this condition, some widows and children started to work, a few moved into larger family units, and others moved to less expensive homes or apartments. All were grateful for their survivor benefits; many commented, "I could not have kept my family together without our benefits."

State Variations in Per Capita Social Insurance and Public Aid Payments in Relation to Total Income Payments*

Benefits under social insurance and related programs and public aid payments accounted for 3.0 percent of all income payments to individuals in 1942¹ (table 1). The total amount of social insurance benefits has increased in every year, except 1941, since the programs established under the Social Security Act came into operation. This rise may be expected to continue as an increasing proportion of the working population acquires insured status under old-age and survivors insurance. The 1942 increase took place despite exceptionally favorable employment conditions which impelled many eligible aged workers to defer their retirement, and despite a sharp decline in unemployment benefits in the latter part of the year.

In contrast to the trend of social insurance payments, the volume of public aid has decreased in each year since 1938. Major declines in general assistance and in earnings under Federal work programs have more than offset a slight rise in payments under the three special types of public assistance—old-age assistance, aid to the blind, and aid to dependent children.

The ratio of social insurance benefits or public aid payments to total income payments to individuals in a given year depends, of course, not only upon the volume of benefits and payments but also upon the level of total income payments. The rise in national income payments since 1938 has been accompanied by noticeable gains in the

proportion received in the form of wages and salaries and entrepreneurial income and by declines in the proportion derived from public aid, which has decreased in absolute amount, and from social insurance payments, which have increased in absolute amount.

The significance of social insurance and relief payments to individuals is seen in a useful perspective when viewed in relation to total income payments. Each of the aggregates, all social insurance payments and all public aid, is made up of two major segments. One segment consists of payments to persons who are outside the labor

Table 1.—Total income payments, social insurance and related payments, and public aid payments, 1938–42¹

[In millions]

Year	Total income payments	Social insurance and public aid payments		Social insurance and related payments		Public aid payments	
		Amount	Percent of total income payments	Amount	Percent of total income payments	Amount	Percent of total income payments
1938.....	\$66,135	\$4,631	7.0	\$1,529	2.3	\$3,102	4.7
1939.....	70,829	4,557	6.4	1,616	2.3	2,941	4.1
1940.....	76,472	4,476	5.9	1,801	2.4	2,675	3.5
1941.....	92,229	4,062	4.4	1,737	1.9	2,325	2.5
1942.....	115,479	3,470	3.0	1,823	1.6	1,647	1.4

¹ Includes payments to persons outside continental United States; for components of total income payments, see table 1, p. 54.

force—the aged, the permanently and totally disabled, survivors, dependent children—and to persons whose right to benefits continues irrespective of current employment, such as partial disability benefits under workmen's compensation laws or to veterans. The second segment consists of payments to persons who are currently or ordinarily a part of the labor force and whose need for aid or right to benefits results from lack of current job opportunities or from work-connected accidents and injuries that are only temporarily disabling.

The need for payments of the first type is present in good times and in bad. In a year such as 1942, some benefit payments to aged per-

*Prepared in the Division of Coordination Studies, Bureau of Research and Statistics, by Franklin M. Aaronson, Jacob Fisher, and Ida C. Merriam.

¹ Data from Income Payments Division, Department of Commerce. Social insurance and related payments (for convenience, shortened to "social insurance payments" in this discussion) represent payments under old-age and survivors insurance, railroad retirement, civil-service retirement, other Federal retirement (primarily noncontributory retirement systems for regular personnel of the Army, Navy, Coast Guard, Public Health Service, and members of the Federal judiciary), State and local government retirement, veterans' pension, State unemployment compensation, railroad unemployment insurance, and workmen's compensation programs. Public aid payments represent assistance payments under the old-age assistance, aid to dependent children, aid to the blind, and general assistance programs; earnings under the WPA, NYA (exclusive of out-of-school work program after June 1942), CCC, and other Federal work projects; and payments to individuals under the Farm Security Administration and surplus commodity programs. All data relate to the continental United States except those in table 1, which include payments to individuals in Alaska and Hawaii and pay of the armed forces outside the United States.

sons or widows will be suspended because the beneficiaries return to employment; other persons eligible to retire will postpone doing so; some persons will leave the public assistance rolls as relatives become able to support them or they themselves find employment when job qualifications are relaxed. Within the limits of existing program provisions, however, payments of this type will continue in relatively steady volume, little influenced by changes in the total amount of income payments in a year.

Payments of the second type, on the other hand, fluctuate markedly with changes in the level of employment and hence with changes in total income payments. Except for workmen's compensation, which tends to increase as more persons are employed or more man-hours worked, the volume of payments of this second type—unemployment benefits, work program earnings, much of general assistance—is large when total income payments are low and decreases as total income payments rise. As a result of the combined effect of relatively steady payments to persons outside the labor force and benefits or assistance which partially fill in the gaps in earnings when employment is difficult to find, both total social insurance payments and total public aid will constitute a relatively larger proportion of total income payments when national income is low than when it is high.

At any given time or over a period of time, these general relationships may be obscured or modified by the immaturity, the inadequacy, or the complete absence of particular social insurance or relief programs. Because of the recency of the adoption of old-age and survivors insurance, the fact that persons who have already left the labor market and are unable to return to employment cannot qualify for retirement benefits, and the anticipated increase in the proportion of aged persons in the population, the amount of payments under this program may be expected to increase for many years to come. These increases, however, are likely to be sufficiently gradual to have little effect on changes from one year to the next in the ratio of social insurance to total income payments although they will have an important effect over a longer period. The amount of unemployment compensation and of workmen's compensation payments is greatly influenced by the limitations of coverage and

benefit provisions of existing State laws. The volume of relief payments will be affected both by the extent of need and by the availability of funds for this purpose.

The ratio of social insurance and of relief payments to total income payments varies greatly among the States. These variations stem partly from differences in the character of the economy or in the proportion of the State's population in the labor force or in the dependent age groups, and partly from substantial differences in legislation, program coverage, and adequacy of benefits or

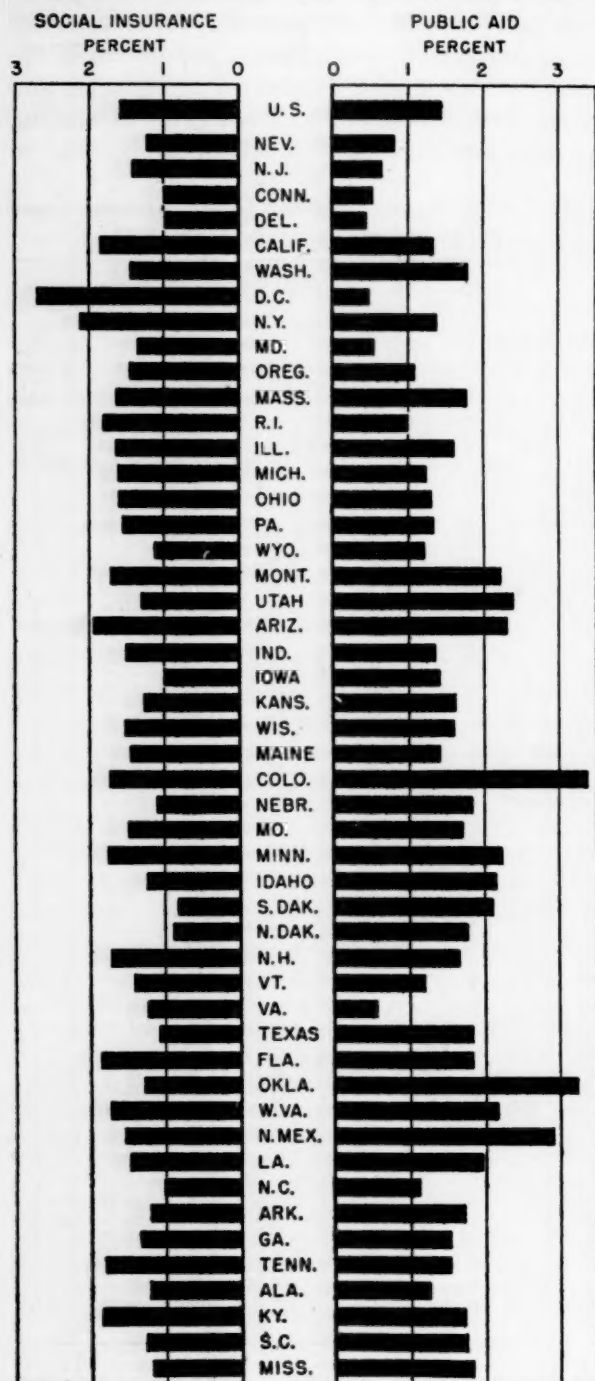
Table 2.—Per capita income,¹ social insurance, and public aid payments, by State, 1942

State	Per capita income payments	Social insurance payments		Public aid payments	
		Per capita	Percent of total income payments	Per capita	Percent of total income payments
Total.....	\$852	\$13.46	1.58	\$12.26	1.44
Alabama.....	480	5.86	1.22	6.00	1.25
Arizona.....	832	16.14	1.94	19.14	2.30
Arkansas.....	514	6.17	1.20	8.84	1.72
California.....	1,167	21.59	1.85	15.64	1.34
Colorado.....	785	13.58	1.73	26.45	3.37
Connecticut.....	1,296	12.96	1.00	6.87	.53
Delaware.....	1,186	11.74	.99	5.34	.45
District of Columbia.....	1,164	31.43	2.70	5.59	.48
Florida.....	655	12.18	1.86	11.99	1.83
Georgia.....	498	6.67	1.34	7.62	1.53
Idaho.....	758	9.32	1.23	16.22	2.14
Illinois.....	979	16.06	1.64	15.76	1.61
Indiana.....	827	12.41	1.50	11.16	1.35
Iowa.....	823	8.23	1.00	11.60	1.41
Kansas.....	814	10.34	1.27	13.19	1.62
Kentucky.....	477	8.87	1.86	8.20	1.72
Louisiana.....	534	7.85	1.47	10.47	1.96
Maine.....	786	11.48	1.46	11.00	1.40
Maryland.....	1,077	14.43	1.34	5.82	.54
Massachusetts.....	1,024	16.69	1.63	18.23	1.78
Michigan.....	960	15.46	1.61	11.90	1.24
Minnesota.....	761	13.39	1.76	16.97	2.23
Mississippi.....	407	4.80	1.18	7.45	1.83
Missouri.....	762	11.28	1.48	13.03	1.71
Montana.....	860	14.71	1.71	19.09	2.22
Nebraska.....	774	8.51	1.10	14.24	1.84
Nevada.....	1,352	16.49	1.22	11.22	.83
New Hampshire.....	719	12.37	1.72	11.94	1.66
New Jersey.....	1,304	18.39	1.41	8.48	.65
New Mexico.....	558	8.59	1.54	16.18	2.90
New York.....	1,106	23.34	2.11	15.26	1.38
North Carolina.....	523	5.28	1.01	5.86	1.12
North Dakota.....	721	6.42	.89	12.76	1.77
Ohio.....	957	15.31	1.60	12.44	1.30
Oklahoma.....	598	7.65	1.28	19.26	3.22
Oregon.....	1,046	15.17	1.45	11.40	1.09
Pennsylvania.....	894	13.77	1.54	11.89	1.33
Rhode Island.....	1,016	18.29	1.80	10.16	1.00
South Carolina.....	459	5.83	1.27	7.99	1.74
South Dakota.....	725	5.95	.82	15.23	2.10
Tennessee.....	492	8.91	1.81	7.53	1.53
Texas.....	677	7.31	1.08	12.39	1.83
Utah.....	850	11.05	1.30	20.23	2.38
Vermont.....	698	9.84	1.41	8.38	1.20
Virginia.....	697	8.57	1.23	3.90	.56
Washington.....	1,166	16.79	1.44	20.99	1.80
West Virginia.....	598	10.41	1.74	12.92	2.16
Wisconsin.....	786	11.95	1.52	12.58	1.60
Wyoming.....	883	9.89	1.12	10.68	1.21

¹ Based on total income payments of \$114 billion in continental United States; all payments by State of residence of recipients, except State unemployment insurance payments, which are attributed to State by which payment is made.

relief payments under State-administered programs. Limitations in the coverage of Federal programs, such as the exclusion of agricultural workers and self-employed persons from coverage

Chart 1.—Social insurance and public aid payments as percent of total income payments, by State,¹ 1942



¹ Ranked by 1942 per capita income.

under old-age and survivors insurance, also affect the volume of payments in individual States.

Whereas in 1942 social insurance payments constituted 1.6 percent of total income payments in the United States, the proportion varied among the States from 0.8 percent in South Dakota to 2.7 percent in the District of Columbia (table 2). Public aid, which accounted for 1.4 percent of total income payments in the United States, ranged from 0.5 percent in Delaware, the District of Columbia, Connecticut, and Maryland to 3.4 percent in Colorado. Social insurance and public aid combined, 3 percent of total income payments for the United States, ranged from 1.4 percent in Delaware to 5 percent in Colorado.

The relative importance of social insurance and of public aid payments also varied greatly among the States. In 1942 the amount of public aid payments in the United States was 91 percent of the amount of social insurance payments. For individual States the comparable percentages ranged from 18 in the District of Columbia to 256 in South Dakota. The 10 States² in which the percentage of relief payments to social insurance payments was highest are all agricultural States. With two exceptions—Colorado and Utah—less than 46 percent of the persons employed in the census week in 1940 in each of these States were in industries covered by old-age and survivors insurance. On the other hand, with one exception they are not the States which in 1942 ranked lowest on the basis of per capita income; most of them fall in the middle third of the States ranked by 1942 per capita income. In the poorest States, both social insurance and public aid payments, particularly those financed in any large measure by State and local funds, are limited and tend to be of more nearly equal importance in relation to total income payments. The States in which social insurance payments in 1942 were substantially greater than public aid are primarily the more highly industrialized States, in several instances States with higher than average per capita expenditures for unemployment benefits or with extensive retirement systems for Government employees.

The proportion which social insurance and public aid payments are of total income payments in any State affords no indication of the absolute

² South Dakota, Oklahoma, North Dakota, Colorado, New Mexico, Utah, Idaho, Texas, Nebraska, Mississippi.

amount of such payments or of the amount per capita.³ Thus while social insurance constituted 1 percent of income payments in both Connecticut and North Carolina, social insurance payments per capita amounted to \$13 in the former and to \$5 in the latter State. Similarly, Alabama and California each had 1.3 percent of its 1942 income payments in the form of public aid, but

³ Per capita figures based on the total population resident in the States in 1942, including members of the armed forces stationed in the continental United States, as estimated by the Department of Commerce.

Table 3.—Rank of States by per capita income payments, per capita social insurance payments, per capita public aid, and by percent of total income payments in form of social insurance and of public aid, 1942

State	Rank by—				
	Per capita income payments	Per capita social insurance payments	Percent of total income payments in form of social insurance	Per capita public aid	Percent of total income payments in form of public aid
Nevada.....	1	8	37-38	29	43
New Jersey.....	2	4	27-28	36	44
Connecticut.....	3	19	45-46	43	47
Delaware.....	4	24	47	48	49
California.....	5	3	6	12	33
Washington.....	6	6	26	2	16
District of Columbia.....	7	1	1	47	48
New York.....	8	2	2	13	31
Maryland.....	9	15	29-30	46	46
Oregon.....	10	13	25	28	41
Massachusetts.....	11	7	15	7	17
Rhode Island.....	12	5	8	34	42
Illinois.....	13	10	14	11	25
Michigan.....	14	11	16	25	37
Ohio.....	15	12	17	21	35
Pennsylvania.....	16	16	18-19	26	34
Wyoming.....	17	30	41	32	38
Montana.....	18	14	13	6	7
Utah.....	19	27	31	3	4
Arizona.....	20	9	3	5	5
Indiana.....	21	20	21	30	32
Iowa.....	22	38	45-46	27	29
Kansas.....	23	29	33-34	16	24
Wisconsin.....	24	23	20	20	26
Maine.....	25	25	24	31	30
Colorado.....	26	17	11	1	1
Nebraska.....	27	37	42	15	12
Missouri.....	28	26	22	17	22
Minnesota.....	29	18	9	8	6
Idaho.....	30	32	35	9	9
South Dakota.....	31	45	49	14	10
North Dakota.....	32	43	48	19	18
New Hampshire.....	33	21	12	24	23
Vermont.....	34	31	27-28	37	39
Virginia.....	35	36	36	49	45
Texas.....	36	41	43	22	13-15
Florida.....	37	22	4-5	23	13-15
Oklahoma.....	38	40	32	4	2
West Virginia.....	39	28	10	18	8
New Mexico.....	40	35	18-19	10	3
Louisiana.....	41	39	23	33	11
North Carolina.....	42	48	44	45	40
Arkansas.....	43	44	39	35	20-21
Georgia.....	44	42	29-30	40	27-28
Tennessee.....	45	33	7	41	27-28
Alabama.....	46	46	37-38	44	36
Kentucky.....	47	34	4-5	38	20-21
South Carolina.....	48	47	33-34	39	19
Mississippi.....	49	49	40	42	13-15

per capita public aid payments amounted to \$6 in the first State and to \$15.64 in the second.

It is impossible in a single article to examine in detail the varying significance of social insurance and relief payments for individual States. This article is devoted primarily to an analysis of the relation which obtained in 1942 between State per capita payments for these purposes and State per capita income payments, with an attempt to indicate the major causes of variation among the States in that year and with a brief examination of changes from 1939 to 1942.

State Variations in Per Capita Payments for Social Insurance Programs

For the United States as a whole, payments under social insurance programs in 1942 amounted to \$13.46 per capita (table 4). Of this amount \$8.46 was paid under retirement, disability, and survivor programs, \$2.62 under unemployment insurance programs, and \$2.38 under workmen's compensation.

Among the States, per capita social insurance payments varied widely, ranging from a low of \$4.80 in Mississippi to \$31.43 in the District of Columbia; they exceeded \$15 in 13 States and in 20 States were less than \$10. There appears to be a fairly consistent relation between per capita income payments and per capita payments for social insurance. In 1942, of the first 12 States ranked by per capita income, 8 were also among the first 12 by per capita social insurance payments; of the lowest 12 States by per capita income, 8 were among the lowest by per capita social insurance payments (table 3). This correlation results primarily from the fact that in general the industrial States have the highest per capita income payments and also the highest proportion of covered employment and wages.

Considerable variation among the States in per capita social insurance payments results from the fact that certain programs depend wholly on State legislation. In some States these programs are extensive, while in others no comparable program is in operation. For example, Idaho has no retirement program for State and local government employees, and Mississippi has no workmen's compensation law.⁴

⁴ Some workmen's compensation payments are made in Mississippi, however, largely to employees of out-of-State employers who elect to carry insurance for all their workers.

There are marked differences, moreover, in the type of benefits provided under State legislation. Some State and local retirement systems provide for retirement only, others for retirement and disability payments, still others for retirement, disability, and survivor payments. Under the State workmen's compensation programs the type of injury compensated also varies: 1 State pays no death benefits; 20 States provide no compensation for occupational disease; and in only 10 States is the coverage of occupational disease fairly comprehensive.

There is consequently considerable variation

among the States in the range of per capita payments for the different programs (table 5). For the United States as a whole, per capita payments were highest under the veterans' program, but the range in these payments among the States was less than for any other program. The other payments which bulked large—State unemployment compensation, workmen's compensation, and State and local government retirement payments—all showed a considerable range from low to high State.

The relative importance of payments under one or another of the social insurance programs con-

Table 4.—Per capita social insurance payments, by State and program, 1942

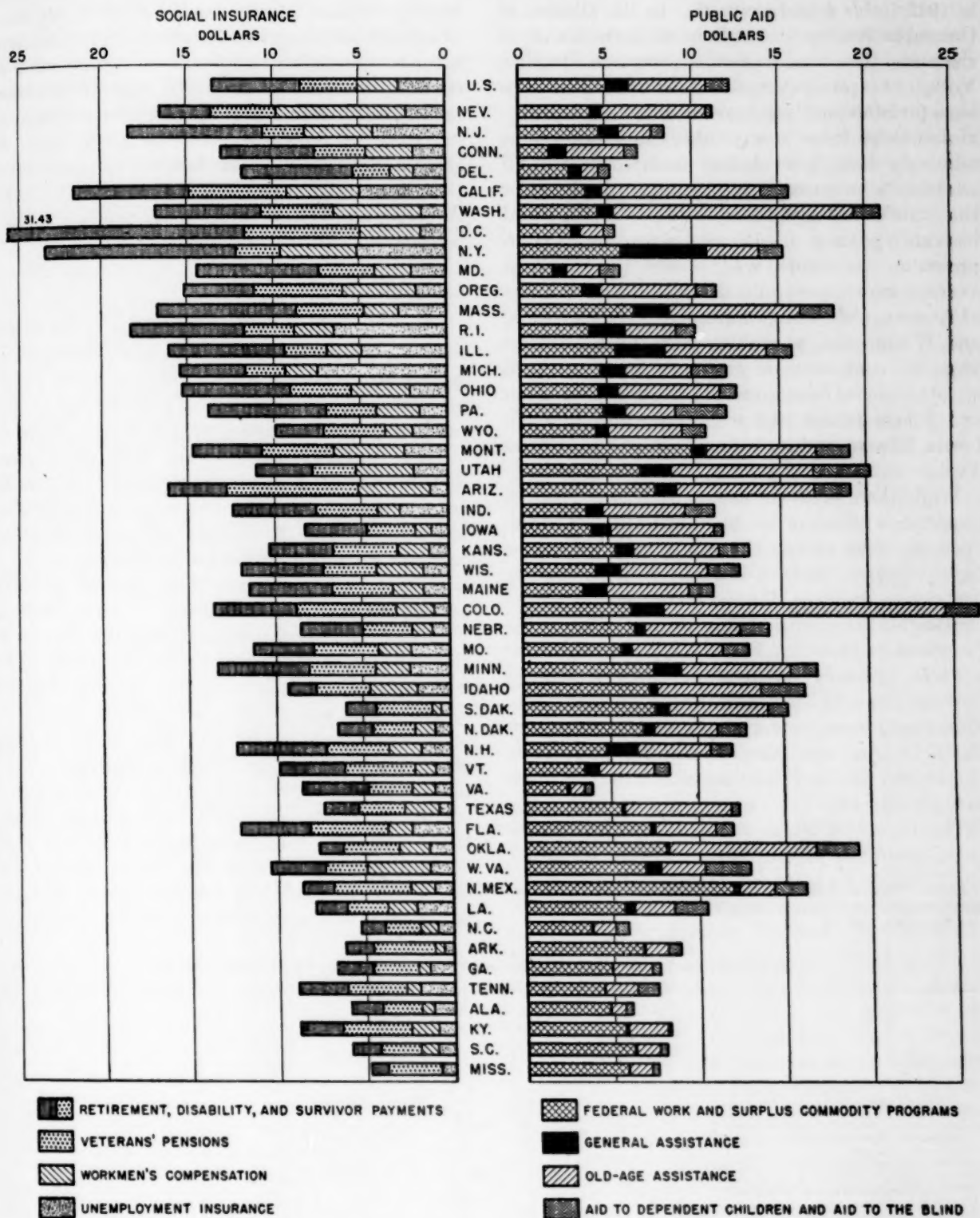
State	Total	Retirement, disability, and survivor payments							Unemployment insurance payments ¹	Workmen's compensation
		Total	Old-age and survivors insurance	Railroad retirement	Civil-service retirement	Other Federal retirement	State and local government retirement	Veterans' pensions		
Total.....	\$13.46	\$8.46	\$1.02	\$0.96	\$0.61	\$0.51	\$2.17	\$3.19	\$2.62	\$2.38
Alabama.....	5.86	4.05	.57	.50	.20	.33	.10	2.35	1.14	.67
Arizona.....	16.14	10.96	.79	.79	.40	.79	.60	7.59	1.00	4.18
Arkansas.....	6.17	5.12	.35	.60	.15	.35	.15	3.52	.55	.50
California.....	21.59	12.33	1.17	.93	.71	1.27	2.68	5.57	4.99	4.27
Colorado.....	13.58	10.55	.90	1.52	.62	.45	1.34	5.72	.80	2.25
Connecticut.....	12.96	8.41	1.52	.51	.39	.39	2.64	2.96	1.80	2.75
Delaware.....	11.74	8.54	1.42	2.14	.72	1.07	1.07	2.12	1.78	1.42
District of Columbia.....	31.43	26.47	.72	.47	10.70	4.15	3.80	6.63	1.41	3.55
Florida.....	12.18	8.57	.96	.82	.91	.91	.44	4.53	2.27	1.34
Georgia.....	6.67	4.64	.49	.53	.34	.46	.28	2.54	1.38	.65
Idaho.....	9.32	4.76	.63	.83	.20	0		3.10	1.86	2.70
Illinois.....	16.06	9.22	1.27	1.17	.86	.26	3.42	2.54	4.82	2.02
Indiana.....	12.41	8.41	1.06	1.51	.62	.42	1.25	3.55	2.75	1.25
Iowa.....	8.23	6.36	.69	1.46	.65	.41	.37	2.78	.98	.89
Kansas.....	10.34	7.38	.62	1.60	.79	.57	.16	3.64	1.14	1.82
Kentucky.....	8.87	6.35	.71	.82	.32	.46	.11	3.93	.92	1.60
Louisiana.....	7.85	4.18	.51	.39	.24	.20	.47	2.37	2.03	1.64
Maine.....	11.48	8.28	1.30	.94	.83	.71	1.07	3.43	1.42	1.78
Maryland.....	14.43	10.33	1.02	1.28	1.39	1.18	2.25	3.21	1.95	2.15
Massachusetts.....	16.69	11.97	1.62	.63	.92	.63	4.23	3.94	2.67	2.05
Michigan.....	15.46	6.14	1.04	.60	.31	.25	1.67	2.27	7.40	1.92
Minnesota.....	13.39	9.16	.82	1.38	.63	.29	2.17	3.87	2.32	1.91
Mississippi.....	4.80	4.01	.27	.40	.13	.18	(²)	3.03	.75	.04
Missouri.....	11.28	7.18	.86	1.15	.70	.42	.39	3.66	2.22	1.88
Montana.....	14.71	8.21	.76	1.53	.38	.19	1.15	4.20	2.48	4.02
Nebraska.....	8.51	6.34	.56	1.21	.49	.32	.96	2.80	.96	1.21
Nevada.....	16.49	6.74	.74	.74	0	1.50	(²)	3.76	2.24	7.51
New Hampshire.....	12.37	8.81	1.67	1.26	1.47	.84	(²)	3.57	1.68	1.88
New Jersey.....	18.39	10.26	1.56	1.12	.51	.44	4.21	2.42	4.16	3.97
New Mexico.....	8.59	6.19	.40	.80	.20	.40	(²)	4.39	1.00	1.40
New York.....	23.34	13.77	1.52	.79	.70	.54	7.65	2.57	5.11	4.46
North Carolina.....	5.28	3.45	.53	.33	.19	.29	.08	2.03	.83	1.00
North Dakota.....	6.42	4.39	.34	.67	.34	.17	.51	2.36	.84	1.19
Ohio.....	15.31	9.82	1.32	1.29	.52	.35	2.82	3.52	2.11	3.38
Oklahoma.....	7.65	4.65	.44	.41	.27	.14	.14	3.25	1.30	1.70
Oregon.....	15.17	9.25	1.11	1.11	.56	.46	.83	5.18	1.67	4.25
Pennsylvania.....	13.77	9.71	1.51	1.91	.57	.39	2.51	2.82	1.56	2.50
Rhode Island.....	18.29	9.55	1.65	.40	.82	1.10	2.71	2.87	6.42	2.32
South Carolina.....	5.53	3.89	.50	.35	.20	.35	.15	2.34	.94	1.00
South Dakota.....	5.95	4.93	.34	.68	.51	.17	(²)	3.23	.51	.51
Tennessee.....	8.91	6.20	.54	.75	.44	.30	.78	3.39	1.93	.78
Texas.....	7.31	4.65	.50	.55	.26	.52	.18	2.64	.64	2.02
Utah.....	11.05	5.78	.87	.80	.35	.45	1.05	2.26	1.93	3.34
Vermont.....	9.84	7.81	1.15	1.15	.87	.58	(²)	4.06	.87	1.16
Virginia.....	8.57	6.32	.65	.96	.99	.86	.41	2.45	.96	1.29
Washington.....	16.79	10.33	1.19	1.14	.86	.92	2.05	4.17	1.39	5.07
West Virginia.....	10.41	5.52	1.12	1.02	.27	.22	.48	2.41	1.24	3.65
Wisconsin.....	11.95	7.77	1.04	.98	.45	.29	1.98	3.03	1.42	2.76
Wyoming.....	9.89	6.33	.79	1.19	.32	.73	(²)	3.30	1.98	1.58

¹ Represents payments under State unemployment compensation and railroad unemployment insurance; for the United States, the latter program

accounted for 5 cents per capita; the highest per capita payment in any State under the railroad program was 40 cents in Wyoming.

² Not computed; total amount less than \$50,000.

Chart 2.—Per capita social insurance and public aid payments, by program and State,¹ 1942



¹ Ranked by 1942 per capita income.

sequently varied considerably among the States in 1942 (table 4 and chart 2). In the District of Columbia, civil-service retirement payments overshadowed those under all other programs. In New York, per capita payments under retirement systems for State and local government employees—almost twice those in any other State—as well as relatively large per capita unemployment and workmen's compensation payments, account for the State's ranking of second in per capita social insurance payments. Per capita workmen's compensation payments well above the national average were important in determining the ranking of Arizona, California, Montana, Nevada, Oregon, and Washington, as well as New York. Unemployment compensation payments far outweighed all other social insurance payments in Michigan and Rhode Island, and were important in California, Illinois, and New Jersey, as well as in New York.

While there is no consistent pattern of relative importance of one or another type of social insurance payment among the States with relatively high per capita income, in many States with low per capita incomes the veterans' program was responsible for a strikingly large part of all social insurance payments. For the United States as a whole, veterans' payments represented 23 percent of all social insurance payments; in Mississippi they accounted for 63 percent, in Arkansas, South Dakota, and New Mexico for more than 50 percent, and in 15 additional States ⁵ for more than 35 percent.

The causes of State variations in per capita social insurance payments are thus to be found

⁵ Arizona, Colorado, Oklahoma, Vermont, South Carolina, Alabama, Georgia, Florida, North Carolina, North Dakota, Tennessee, Texas, Wyoming, Kentucky, Kansas.

partly in the uneven development of certain State programs, partly in the limited coverage of old-age and survivors insurance and unemployment compensation and the unequal proportion of covered workers in industrial and in predominantly agricultural States, partly in the uneven incidence of unemployment in 1942, and, in combination with these factors of variability, the substantial size and the relatively lesser variation among the States in per capita veterans' payments.

Coverage

Since eligibility for benefits under social insurance programs is based on the employment record of the beneficiary or the person on whose account survivor payments are made, the extent of coverage of these programs is a basic cause of variation among the States. The more even distribution of per capita veterans' payments reflects the fact that for recent wars members of the armed forces have been drawn in more or less the same proportion to population from all States, as well as the fact that veterans' benefits are not related to previous wages of the individual.

Most of the social insurance programs in operation today exclude certain employment from coverage, on the basis of either industry or occupation. The size of the excluded groups varies from State to State for two reasons. For programs which are federally administered, such as old-age and survivors insurance, the type of worker excluded is the same in all States and the variation arises from differences in the industrial and occupational structure of the States. Thus the exclusion of agricultural workers results in relatively small coverage in States where agriculture

Table 5.—Range in per capita social insurance payments, by program, 1942

Program	Per capita payment			Low State	High State ¹
	United States	Low State	High State ¹		
Total, all programs.....	\$13.46	\$4.80	\$23.34	Mississippi.....	New York.
Total, retirement, disability, and survivors.....	8.46	3.45	13.77	North Carolina.....	New York.
Old-age and survivors insurance.....	1.02	.27	1.67	Mississippi.....	New Hampshire.
Railroad retirement.....	.96	.33	2.14	North Carolina.....	Delaware.
Civil-service retirement.....	.61	0	1.47	Nevada.....	New Hampshire.
Other Federal retirement.....	.51	0	1.50	Idaho.....	Nevada.
State and local government retirement.....	2.17	-----	7.65	Do.....	New York.
Veterans' pensions.....	3.19	2.03	7.50	North Carolina.....	Arizona.
Unemployment insurance.....	2.62	.51	7.40	South Dakota.....	Michigan.
Workmen's compensation.....	2.38	.04	7.51	Mississippi.....	Nevada.

¹ Excludes District of Columbia in which concentration of benefits paid to retired Federal employees causes extremely high per capita payments (see table 4).

is a major industry. For State-administered programs, additional differences in coverage are due to variation in the State laws or to the absence of a particular type of legislation.

Differences among the States in the proportion of workers covered under the State unemploy-

Table 6.—Percent of employed workers covered by the old-age and survivors insurance and State unemployment insurance programs and percent of State and local government employees covered by retirement systems

State	Percent of employed workers covered, March 1940		Percent of State and local government employees covered by retirement systems, January 1942
	Old-age and survivors insurance	State unemployment insurance	
Total.....	159.9	149.0	46.0
Alabama.....	41.3	31.1	5.8
Arizona.....	52.8	40.9	32.1
Arkansas.....	30.7	24.2	39.3
California.....	64.4	51.6	76.4
Colorado.....	53.7	36.5	27.6
Connecticut.....	78.4	68.5	69.4
Delaware.....	63.9	62.2	14.8
District of Columbia.....	(1)	(1)	37.1
Florida.....	54.0	37.5	56.0
Georgia.....	42.8	32.1	14.3
Idaho.....	43.5	35.5	0
Illinois.....	68.9	60.4	51.7
Indiana.....	62.4	49.9	32.2
Iowa.....	43.6	26.1	5.4
Kansas.....	44.2	24.6	29.5
Kentucky.....	44.1	30.6	46.9
Louisiana.....	45.1	36.2	33.7
Maine.....	64.0	48.4	50.5
Maryland.....	64.9	54.1	60.4
Massachusetts.....	78.1	69.8	65.7
Michigan.....	70.8	59.2	47.3
Minnesota.....	48.4	37.1	43.6
Mississippi.....	26.6	15.5	1.8
Missouri.....	54.8	41.9	5.5
Montana.....	45.8	34.2	33.3
Nebraska.....	40.0	23.1	4.4
Nevada.....	55.4	54.1	24.2
New Hampshire.....	71.1	56.0	7.9
New Jersey.....	76.3	59.6	59.5
New Mexico.....	43.3	33.7	57.5
New York.....	72.7	65.0	75.7
North Carolina.....	49.5	37.4	4.3
North Dakota.....	27.9	12.3	37.8
Ohio.....	68.8	61.4	73.2
Oklahoma.....	44.5	27.5	2.4
Oregon.....	58.5	44.9	7.6
Pennsylvania.....	73.5	71.2	66.1
Rhode Island.....	79.8	73.2	62.1
South Carolina.....	42.2	32.3	4.4
South Dakota.....	33.3	15.4	1.7
Tennessee.....	46.6	32.6	14.9
Texas.....	45.8	31.1	36.0
Utah.....	57.6	49.9	33.0
Vermont.....	52.8	35.8	10.6
Virginia.....	51.3	36.0	35.7
Washington.....	61.7	44.7	38.1
West Virginia.....	66.4	54.8	45.8
Wisconsin.....	55.5	41.4	35.3
Wyoming.....	42.7	35.6	4.0

¹ Includes District of Columbia. Number in employment covered by State unemployment insurance and State and local retirement systems distributed by place of employment; old-age and survivors insurance data distributed by place of residence. Because of discrepancies in percent shown as covered by old-age and survivors insurance and State unemployment insurance in District of Columbia, separate figures for District are not presented for these 2 programs.

ment compensation program are, as in the case of old-age and survivors insurance, due primarily to the effect of the exclusion of agricultural labor, although the exclusion of small firms of varying sizes in different States is an important additional factor. Variations in coverage under workmen's compensation and under retirement systems for State and local government employees, on the other hand, are due primarily to differences in the scope and character of State legislation.

If the ranking of the States in per capita old-age and survivors insurance payments is compared with the proportion of workers covered under that program (table 6), there is evident a very close relationship between the amount of per capita payments and the extent of coverage. The relationship is less close for State unemployment compensation, where marked variations in the incidence of unemployment among covered workers greatly affect the volume of benefit payments. In State and local retirement systems the relationship is, in some cases, not yet fully developed, because of the recency of adoption of a retirement system, and is also affected by differences in wage rates and benefit provisions.

The effect on per capita social insurance payments of variations in coverage can be illustrated by comparing the size of these payments with the concentration of covered employment in different States. Excluding payments under the veterans' program, for which coverage has a different significance, 14 States in 1942 had per capita social insurance payments in excess of \$10, 23 States had payments between \$5 and \$10, and 12 States had payments of less than \$5 (table 7).

The varying weights in total social insurance payments as well as differences in the range of the different types of social insurance payments are apparent in the varying proportions of old-age and survivors insurance, unemployment compensation, railroad retirement, and State and local retirement benefits paid in the three groups of States.

Under all programs shown (and probably also for State workmen's compensation programs) there is a close relationship between the concentration of benefit payments and of covered employment. However, the concentration of payments in the top 14 States exceeds that for covered employment. The reason is to be found, at least in part, in the differences in wage levels among the States.

Benefit Provisions

A second cause for variation among the States in per capita social insurance payments is the character of the provisions which determine the size of individual benefit payments. Under all except the veterans' program, the size of the benefit is related to wages earned in covered employment. Since wage levels vary from State to State, this factor gives rise to considerable differences in the volume of benefit payments. The range of variation due to this cause is narrowed, however, by the influence of maximum and minimum provisions affecting size of benefit.

The effect of the weighting of the old-age and survivors insurance benefit formula in favor of the low-wage workers can be seen in the circumstance that the 14 States with total social insurance payments of more than \$10 per capita had 67.3 percent of the covered wages but only 64.7 percent of benefit payments under old-age and survivors insurance, while the 12 States with per capita social insurance payments under \$5 had 10.1 percent of the covered wages and 10.6 percent of the benefit payments (table 7).

Duration of benefits.—The volume of per capita social insurance payments in the States is also affected by variations in the length of time for which the different benefits are payable. Retirement, nonoccupational disability, and survivor payments are usually made from the occurrence of the risk until death, or for the duration of the

disability, or until the surviving child reaches a specified age. The duration of these benefits has, therefore, little or no effect in producing State differences in the amount of payments. Under unemployment insurance, however, and under the majority of workmen's compensation laws, there is a definite limitation on the maximum period of time during which payments can be made or on the total amount of money payable for a claim. Under the State unemployment compensation laws the over-all maximum is usually 16 weeks but many individual workers are entitled to fewer weeks; under the railroad unemployment insurance program the maximum duration of benefit payments is 100 days for all workers and in all States. Under workmen's compensation laws the variations are considerable; the limitations differ with respect to temporary and permanent disability and for survivors, but the range in maximums is in general from 200 to 500 weeks.

For unemployment compensation the existence of a maximum limitation on the duration of benefit payments—even though the maximum varies from State to State—is a factor which, on the whole, tends to reduce differences in per capita unemployment compensation payments, since duration provisions will limit the amount paid in a State with considerable unemployment, thus reducing the difference between payments in such a State and in one with little unemployment.

Table 7.—Percentage distribution of benefit payments, covered employment, and covered wages under old-age and survivors insurance, railroad retirement, and State and local government retirement systems, and State unemployment insurance, in States with specified per capita social insurance payments¹

1942 per capita payments for social insurance ¹	Number of States	Percentage distribution											
		Old-age and survivors insur- ance			Railroad retirement			State and local government retirement			State unemployment insurance		
		Benefit pay- ments, 1942	Covered employ- ees, cen- sus week, 1940	Covered wages, 1939	Benefit pay- ments, 1942	Covered employ- ees, cen- sus week, 1940	Covered wages, 1939	Benefit pay- ments, 1942	Covered employ- ees, Jan- uary 1942	Covered wages, January 1942	Benefit pay- ments, 1942	Workers with wage credits, 1941	Covered wages, 1941
Total.....	49	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
More than \$10.....	² 14	64.7	59.9	67.3	55.7	51.3	52.3	86.3	72.7	78.4	74.0	60.6	68.4
\$5-10.....	² 23	24.7	25.6	22.6	32.5	32.8	32.0	12.3	19.2	16.3	18.6	25.2	22.3
Less than \$5.....	² 12	10.6	14.5	10.1	11.8	15.9	15.7	1.4	8.1	5.3	7.4	14.2	9.3

¹ Excludes veterans' pensions. Covered employees for old-age and survivors insurance and railroad retirement, from 1940 census data; for State and local government retirement systems for January 1942, from special study; for State unemployment compensation, from State reports. Covered wages for old-age and survivors insurance, from reported data for 1939; for railroad retirement, from Commerce data for 1939; for State and local government retirement systems for January 1942, from special study; for State unemployment compensation, from State reports.

² California, District of Columbia, Illinois, Maryland, Massachusetts,

Michigan, Montana, Nevada, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Washington.

³ Arizona, Colorado, Connecticut, Delaware, Florida, Idaho, Indiana, Iowa, Kansas, Louisiana, Maine, Minnesota, Missouri, Nebraska, New Hampshire, Oregon, Tennessee, Utah, Vermont, Virginia, West Virginia, Wisconsin, Wyoming.

⁴ Alabama, Arkansas, Georgia, Kentucky, Mississippi, New Mexico, North Carolina, North Dakota, Oklahoma, South Carolina, South Dakota, Texas.

Relative Importance of Different Social Insurance Programs

The variation among the States in per capita social insurance payments in 1942 reflected the relative unimportance of payments under old-age and survivors insurance resulting from the immaturity of that program. Whereas many State and local retirement systems and workmen's compensation programs had been in existence for 20 years or more, monthly benefits had been payable under the old-age and survivors insurance program only since 1940 and many workers eligible to retire in 1942 had not done so, presumably

because of favorable employment opportunities. As the number of persons receiving benefits under this national program increases, however, these payments will assume greater relative weight in payments under social insurance programs.

An extension of the coverage of the old-age and survivors insurance program to include agricultural workers and other groups now excluded would reduce the differences among the States in per capita social insurance payments, and, because of the character of the old-age and survivors insurance benefit formula, would increase the relative weight of such payments in States with low

Table 8.—Per capita public aid payments,¹ by State and program, 1942

State	Total	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance	WPA	Other Federal work and surplus commodity programs ²
Total.....	\$12.26	\$4.44	\$1.18	\$0.19	\$1.35	\$3.74	\$1.36
Alabama.....	6.00	.81	.35	.03	.09	3.47	1.25
Arizona.....	19.14	7.97	1.82	.34	1.30	4.14	3.57
Arkansas.....	8.84	1.39	.57	.08	.15	4.18	2.47
California.....	15.64	9.21	1.10	.53	.94	2.93	.93
Colorado.....	26.45	16.18	1.91	.22	1.85	4.48	1.81
Connecticut.....	6.87	3.45	.64	.04	1.05	1.30	.39
Delaware.....	5.34	1.30	.69		.50	2.52	.33
District of Columbia.....	5.59	1.32	.57	.14	.57	2.60	.39
Florida.....	11.99	3.48	.77	.23	.29	5.59	1.63
Georgia.....	7.62	2.18	.39	.09	.14	3.35	1.47
Idaho.....	16.22	5.99	2.35	.17	.43	5.35	1.93
Illinois.....	15.76	5.91	1.09	.34	2.89	4.45	1.08
Indiana.....	11.16	4.73	1.53	.19	.94	3.19	.58
Iowa.....	11.60	5.93	.29	.21	1.12	2.75	1.30
Kansas.....	13.19	4.91	1.56	.23	1.08	3.73	1.68
Kentucky.....	8.20	2.36	.07	(³)	.17	4.07	1.53
Louisiana.....	10.47	2.29	1.85	.11	.55	3.74	1.93
Maine.....	11.00	4.78	1.06	.34	1.49	1.56	1.77
Maryland.....	5.82	1.93	1.07	.09	.87	1.43	.43
Massachusetts.....	18.23	7.65	1.86	.08	2.01	5.59	1.13
Michigan.....	11.90	3.88	1.88	.08	1.41	3.46	1.19
Minnesota.....	16.97	6.34	1.37	.13	1.63	5.04	2.46
Mississippi.....	7.45	1.30	.27	.08	.02	3.74	2.04
Missouri.....	13.03	5.15	1.26	.26	.69	4.55	1.12
Montana.....	19.09	6.41	1.77	.18	.85	7.16	2.72
Nebraska.....	14.24	5.54	1.52	.15	.57	4.54	1.92
Nevada.....	11.22	6.11	.24	.09	.58	3.38	.82
New Hampshire.....	11.94	4.19	1.00	.20	1.83	3.49	1.23
New Jersey.....	8.48	1.89	.73	.05	1.17	4.07	.57
New Mexico.....	16.18	2.07	1.69	.11	.33	8.35	3.63
New York.....	15.26	3.02	1.29	.07	5.01	4.13	1.74
North Carolina.....	5.86	1.34	.56	.12	.10	2.57	1.17
North Dakota.....	12.76	3.57	1.59	.06	.66	4.20	2.68
Ohio.....	12.44	5.90	.75	.14	1.13	3.53	.98
Oklahoma.....	19.26	8.43	2.24	.26	.22	4.83	3.28
Oregon.....	11.40	5.61	1.01	.15	1.02	2.27	1.34
Pennsylvania.....	11.89	2.84	2.45	.51	1.31	3.88	.90
Rhode Island.....	10.16	2.88	1.07	.04	2.16	3.06	.95
South Carolina.....	7.99	1.32	.39	.05	.12	4.73	1.38
South Dakota.....	15.23	5.73	1.07	.08	.76	4.45	3.14
Tennessee.....	7.53	1.86	1.09	.08	.06	3.10	1.34
Texas.....	12.39	6.13	.41	.13	.12	3.68	1.92
Utah.....	20.23	8.29	3.21	.10	1.75	4.77	2.11
Vermont.....	8.38	3.13	.79	.12	.87	2.39	1.08
Virginia.....	3.90	.83	.41	.06	.20	1.61	.79
Washington.....	20.99	13.92	1.54	.23	.93	2.62	1.95
West Virginia.....	12.92	2.60	2.41	.15	.86	5.80	1.10
Wisconsin.....	12.68	4.99	1.71	.18	1.46	3.05	1.19
Wyoming.....	10.68	4.27	1.15	.18	.70	2.72	1.66

¹ Data differ from those on pp. 43-44 of Bulletin, July 1943, because population base includes members of armed forces stationed in United States; expenditure data are based on revised reports, and the earlier study was based on States with plans approved by the Social Security Board.

² Represents payments to individuals under CCC, NYA (excluding expenditures under the out-of-school work program for July-December), other

Federal work projects, and surplus commodity programs and subsistence payments of the Farm Security Administration for January-June. Payments under the surplus commodity programs constituted 54 percent of the total for the United States.

³ Estimated.

⁴ Amount not computed; no program in operation prior to December 1942.

total per capita income payments. The addition of disability and medical care benefits to this program would further increase the size of per capita payments which vary relatively little from year to year—and much less than most social insurance payments from State to State—with changes in the level of total income payments or the size of per capita income payments.

State Variations in Per Capita Public Aid Payments

Payments in 1942 under public aid programs in the continental United States amounted to \$12.26 per capita, or 1.4 percent of all income payments (table 2). Among the States, income per capita from this source varied from \$3.90 in Virginia to \$26.45 in Colorado. In 4 States⁶ public aid payments comprised as little as 0.5 percent of all income payments. Colorado's residents, at the other extreme, received 3.4 percent of their income in the form of public aid.

In contrast to social insurance payments, there was little relationship in 1942 between per capita income payments and per capita public aid for the wealthier States. Only 3 States were among the top 12 in rank for public aid as well as for income payments; but of the 12 lowest States on the basis of per capita income payments, 7 were also among the 12 lowest in per capita public aid.

Since these payments were made under a number of different programs in 1942, variations in per capita payments reflect differences among the States in the relative importance of the several programs included in the total and in the range in per capita payments under each program (table 9).

As in the case of social insurance payments, there were marked variations among the States in the relative importance of the several public aid programs (table 8). For the country as a whole, the old-age assistance program ranked first in total amount of payments, followed by WPA. This was also the most common pattern among the States, although in 15 States this relationship was reversed. WPA was the principal source of payments in 5 additional States, but with other Federal work, Farm Security Administration, and surplus commodity programs, second in size. A significant clue to some of the

factors influencing these relationships is afforded by the ranking of the States by per capita income payments. Among the first 10 States by this measure, old-age assistance accounted for the principal program in 6 States, WPA in 3 States, and general assistance in the remaining State. WPA, on the other hand, was the principal program in all 10 States ranking from 40 to 49 in the array by per capita income; in 5 of these States, other Federal programs constituted the second largest segment. The poor States tend to emphasize programs involving the largest proportion of Federal participation.

Differences among States in per capita payments under a given program reflected the varying influence of the pattern of need, fiscal ability, State policy and legislation, program maturity, conditions of eligibility, and standards of assistance. These factors are difficult to assess quantitatively. Some indication of their relative importance, State by State and program by program, may be obtained, however, from an examination of such measures as recipient rate and size of average payment.

Recipient Rate

Low recipient rates⁷ in some States are associated with the absence of Federal or State participation in financing. In 1942 general assistance programs were financed entirely from local funds in 14 States,⁸ of which 9 had recipient rates and 10 had per capita expenditures for general assistance below that of the median State. In some of these States a varying proportion of counties made no provision at all for general assistance. Three States⁹ in 1942 administered aid to dependent children without Federal participation. These States ranked 46th, 48th, and 49th, respectively, in recipient rates and in per capita expenditures for aid to dependent children. County option

⁷ The recipient rate measures the relation of the number of recipients to the population at risk. The recipient rate is obtained for old-age assistance by dividing the number of recipients by the population aged 65 and over, and for aid to dependent children, by dividing the number of children receiving aid under this program by the population under age 18. The absence of reliable data on the number of blind persons necessitates use of a recipient rate in the aid to the blind program based on total population. These three are the standard recipient rates. For the purpose of this article, recipient rates were also computed for general assistance and WPA, the former on the basis of the relation of general assistance cases (not persons, for whom data are not available) to total population, and the latter on the basis of the relation of nonadministrative employees to total population.

⁸ California, Florida, Georgia, Idaho, Indiana, Kentucky, Mississippi, Nebraska, New Hampshire, North Carolina, South Dakota, Tennessee, Texas, Vermont. Idaho's State contribution was \$296.

⁹ Iowa, Nevada, Kentucky.

⁶ Connecticut, Delaware, District of Columbia, Maryland.

Table 9.—Range in per capita public aid payments, by program, 1942

Program	Per capita payment			Low State	High State
	United States	Low State	High State		
Total, all programs.....	\$12.26	\$3.90	\$26.45	Virginia.....	Colorado.
Old-age assistance.....	4.44	.81	16.18	Alabama.....	Colorado
Aid to dependent children.....	1.18	.07	3.21	Kentucky.....	Utah.
Aid to the blind.....	.19		.53	Delaware.....	California.
General assistance.....	1.35	.02	5.01	Mississippi.....	New York.
WPA.....	3.74	1.30	8.35	Connecticut.....	New Mexico.
Other Federal work and surplus commodity programs.....	1.36	.33	3.63	Delaware.....	Do.

programs in some of these States kept recipient rates low; in others the development of the program was inhibited by inadequate funds. In the development of the program of aid to dependent children under the Social Security Act, the States which were slow to qualify for Federal aid were by and large poor States.

Conditions governing eligibility for assistance markedly affect recipient rates. Citizenship, residence, property, and income qualifications and the emphasis placed on responsibility of relatives vary widely among the States. High recipient rates in the old-age assistance program in some of the Rocky Mountain and West Coast States are related to a basis for determination of need which, in effect, extends eligibility to all persons whose income falls below a prescribed minimum. A similar policy explains the high recipient rates in the State-financed "blind pension" programs in Illinois, Missouri, and Pennsylvania. The proportion of the population under age 18 in receipt of aid to dependent children is affected by the definition of a dependent child and also by the maximum age through which such aid is provided, whether 13 years as in Texas, 15 years as in 13 States, 16 years as in Michigan, 17 years as in 31 States, or optional with the counties up to 20 years as in Wisconsin. Differences in the interpretation of need constituted, in general, the most important single factor in State variation in general assistance recipient rates, although eligibility requirements concerning employability, family composition, settlement status, receipt of other forms of aid in the household, citizenship, and responsibility of relatives also influenced the rate.

For the WPA, national policy in the assignment of State quotas based on need and the tendency of some of the poorer States to meet noncategorical need primarily through WPA rather than general assistance are reflected in an inverse relationship

by and large between WPA recipient rates and State per capita income. In 1942 this pattern was affected by the necessity to complete projects of military importance in some States and by the influence of large construction projects in some of the more sparsely settled Rocky Mountain States.

There is no significant relation between recipient rate and per capita income payments in old-age assistance and aid to dependent children. The existence of a relatively large number of pending applications in the poorer States suggests, however, that the recipient rate in these States is lower than it would be if adequate resources were available. In December 1942, the poorest third of the States in terms of per capita income accounted for 31.3 percent of recipients of old-age assistance, but for 62.7 percent of all applications awaiting disposition at the end of that month. These States, similarly, accounted for 32.5 percent of the cases receiving aid to dependent children, but 68.0 percent of the applications for such aid awaiting disposition.

The relation of recipient rate and fiscal resources is also evident in the contrast between WPA and general assistance recipient rates in relation to per capita income. Note has already been made of the tendency of the poorer States to have a high recipient rate in WPA, in which State and local sponsors' funds accounted for only some 30 percent of project expenditures in 1942. In general assistance, on the other hand, which is financed entirely out of State and local funds, low recipient rates and low per capita income are found in close association. State differences in the relation of these two programs, both of which have dealt with the needy who fall outside the categories specified in the Social Security Act, illustrate the influence of State resources upon the treatment of persons with approximately the same characteristics. Between 1935 and 1943, shifts from one program to the other in response

to expansions and contractions in WPA was a common phenomenon in all but the poorer States; in the latter, reductions in WPA rolls were less frequently followed by an increase in general assistance recipients.

Average Payments

Lack of Federal and State participation in financing was, in some States, associated with both a low recipient rate and a low average payment to recipients. Eleven of the 14 States in which general assistance depended wholly on local resources showed an average payment below that of the median State. The 3 States in which there was no Federal participation in aid to dependent children ranked 16th, 38th, and 45th in average payment.

The average assistance payment is affected also by the measurement of requirements and resources of the applicant. In the Rocky Mountain and West Coast States, the practice of basing the payment upon a flat amount minus other income of the recipient results in relatively large average payments for old-age assistance. In other States the size of payment is influenced, among other factors, by the number of requirements recognized, by the money value placed on these requirements, and by the value imputed to the applicant's resources. State practices with respect to maximum payments are not uniform and contribute in no small measure to the diversity observable in table 8.

Of considerable significance in the interpretation of size of average payment is its close association with State per capita income. In States with a relatively high per capita income the average payment in all programs tends to be large; a small average payment is the general rule in poor States. Division of financial responsibility among the several levels of government, assistance standards, and per capita income are, of course, all closely related. One-hundred percent locally financed programs in general assistance and restrictive standards of assistance in all four programs are more likely to be found in low than in high per capita income States.

The link between per capita income and average payment suggests that the level of assistance is affected by the income level of the population as a whole. This connection may be traced most clearly in the WPA program, in which the wage

rates were consciously designed to take into account regional differences in wage rates in private employment, although by 1942 some distortion in the regional earnings pattern had resulted from exemptions in some States from the 130-hours-per-month ceiling, in order to speed completion of projects of military value. In the assistance programs the relationship is emphasized in the poorer States by the inadequacy of State funds for this purpose and the resultant limitations upon size of payment and number of recipients. Differences in program emphasis in poor States, it may be noted, affect primarily the number of recipients; States tend to show approximately the same rank in average payment in all four assistance programs.

Influence of Per Capita Income

The material cited offers ample evidence of the diversity of factors influencing per capita payments for public aid. The pattern which emerges, however, is not entirely without design. More than casual significance attaches to the direct association of per capita income and average payment in the four public assistance programs and in WPA and to the tendency of the recipient rate in the poor States to be high for WPA but low for general assistance. There is, it may be noted, relatively greater variation among the States in per capita payments under the general assistance program (State-local financed) than under the special types of public assistance (in which the Federal share is never higher than 50 percent) and greater under the latter than under the largely federally financed WPA program. With few exceptions the largest single program among the States with a low per capita public aid payment was WPA, while the largest single program among the States with a high per capita public aid payment was generally old-age assistance. These observations emphasize the influence of State economic capacity and fiscal ability in determining the level of per capita expenditures in all but the largely or completely Federal relief programs. The effect of Federal participation, on the other hand, has been to weaken the downward pull upon per capita public aid expenditures of lack of resources in the poorer States and by the same token to disturb a tendency which might otherwise have been noted for a closer tie between per capita income and per capita public aid expenditures.

Changes in Relation of Per Capita Income, Social Insurance, and Public Aid Payments, 1939-42

The relationships between social insurance, public aid, and total income payments in the different States which have been examined in the previous pages were those obtaining in a year of relatively full employment. The magnitude of social insurance and public aid payments, the relative importance of payments under different programs, and the relation of these payments to total income payments will all vary for the country as a whole and among the States in periods of lesser economic activity, as will be evident from a brief examination of per capita income, social insurance, and public aid payments in 1939. Nevertheless, many of the underlying relationships already discussed were operative before the war and persisted despite the great increase of income payments in recent years.

From 1939 to 1942, per capita income payments for the country as a whole increased 58 percent (table 10). Among the States, increases in per capita income ranged from 13 percent in the District of Columbia (and 31 percent in New Hampshire, the State with the next lowest percentage increase) to 122 percent in North Dakota.¹⁰ Over the same period, per capita social insurance payments for the United States increased 10.5 percent, while per capita public aid payments decreased 45 percent.

As would be expected, the major factor underlying these latter changes was the substantial decrease in insurance benefits and relief payments to unemployed persons. For both social insurance and public aid this decrease was offset, in whole or in part, by an increase in payments under programs—newly coming into operation or into more extensive operation during the period—which provide benefits or assistance to persons not part of the labor force. The 10.5-percent increase in per capita social insurance payments was the result of a substantial increase in workmen's compensation and retirement, disability, and survivor payments which more than offset a 22-percent decline in per capita unemployment insurance payments. In the case of public aid payments, percentage decreases of

Table 10.—Per capita income, social insurance, and public aid payments, 1939 and 1942, and percentage change, 1939-42

Type of payment	1939	1942	Percentage change from 1939
Per capita income payments.....	\$539.00	\$852.00	+58.1
Per capita social insurance payments.....	12.18	13.46	+10.5
Retirement, disability, and survivor.....	7.01	8.46	+20.7
Old-age and survivors insurance.....	.11	1.02	+827.3
Railroad retirement.....	.81	.96	+18.5
Civil-service retirement.....	.48	.61	+27.1
Other Federal retirement.....	.38	.51	+34.2
State and local government retirement.....	2.10	2.17	+3.3
Veterans' pensions.....	3.13	3.19	+1.9
Workmen's compensation.....	1.83	2.38	+30.1
Unemployment insurance.....	3.34	2.62	-21.6
Per capita public aid payments.....	22.42	12.26	-45.3
Old-age assistance.....	3.29	4.44	+35.0
Aid to dependent children.....	.86	1.18	+37.2
Aid to the blind.....	.16	.19	+18.8
General assistance.....	3.67	1.35	-63.2
WPA.....	11.96	3.74	-68.7
Other Federal work and surplus commodity programs.....	2.48	1.36	-45.2

more than 60 percent in per capita general assistance and WPA payments were partially offset by increases in payments for the three categories of public assistance—old-age assistance, aid to dependent children, and aid to the blind.

There was no State in which the percent of total income payments received in the form of social insurance or of public aid was not smaller in 1942 than in 1939. The extent of variation among the States in these percentages was somewhat less in the earlier year. The ranking of the States with respect to the percent of total income payments in the form of social insurance and the percent in the form of public aid followed a reasonably similar pattern in the 2 years. In a number of States, changes in rank reflected a more or less than average increase in total income payments from 1939 to 1942. For rank on percent of total payments in the form of social insurance, greater than average declines in unemployment insurance payments were also significant; and rank on percent of total payments in the form of public aid was affected by greater than average declines in WPA or general assistance and in a few cases greater than average increases in old-age assistance payments. Although for the United States as a whole and for many States the relative importance of public aid and social insurance payments was reversed from 1939 to 1942, the ranking of the States with respect to the ratio of public aid to social insurance payments was reasonably similar in the 2 years, with most

¹⁰ For an analysis of changes in State income payments 1939-42, see Creamer, Daniel, and Schwartz, Charles F., "State Income Payments in 1942," *Survey of Current Business*, June 1943, pp. 10-22.

changes accounted for by changes in the unemployment compensation and work relief programs.

While, for the United States as a whole, per capita social insurance payments increased 10.5 percent between 1939 and 1942, there were 9 States ¹¹ in which they were smaller in 1942 than in 1939, in almost every case primarily because of a more than average decline in unemployment insurance. Per capita public aid payments decreased from 1939 to 1942 not only for the United States as a whole but for every State except Texas.

¹¹ Colorado, District of Columbia, Idaho, Maine, Nevada, New Mexico, Oregon, Pennsylvania, Wyoming.

In that State, per capita old-age assistance payments increased 118 percent between the 2 years and new programs for aid to dependent children and aid to the blind were inaugurated, while the decline in general assistance had very little effect on the total because it was relatively meager to start with.

In 1939, when per capita social insurance and public aid payments together amounted to \$34.60, about 62 percent of the total represented payments to unemployed persons and their families—that is, payments under unemployment insurance, WPA, general assistance, and other Federal work

Table 11.—Per capita income and per capita social insurance payments, by State and program, 1939

State	Income payments	Social insurance payments	Retirement, disability, and survivor payments							Unemployment insurance payments ¹	Workmen's compensation payments
			Total	Old-age and survivors insurance	Railroad retirement	Civil-service retirement	Other Federal retirement	State and local government retirement	Veterans' pensions		
Total.....	\$539	\$12.18	\$7.01	\$0.11	\$0.81	\$0.48	\$0.38	\$2.10	\$3.13	\$3.34	\$1.83
Alabama.....	242	5.22	3.29	.02	.48	.17	.24	.10	2.28	1.57	.36
Arizona.....	461	16.00	9.73	(²)	.60	.41	.60	.60	7.52	3.23	3.04
Arkansas.....	246	5.66	4.58	.05	.42	.15	.32	.15	3.49	.98	.10
California.....	741	19.86	11.41	.15	.89	.67	1.18	2.74	5.78	5.71	2.74
Colorado.....	505	15.00	9.34	.10	1.26	.45	.35	1.26	5.92	3.23	2.43
Connecticut.....	764	11.69	6.88	.15	.46	.31	.38	2.60	2.98	2.98	1.83
Delaware.....	771	10.95	7.17	(²)	2.23	.39	.77	1.16	2.62	3.01	.77
District of Columbia.....	1,031	36.91	29.28	.21	.62	11.34	4.43	4.64	8.04	2.27	5.36
Florida.....	442	10.08	7.12	.04	.75	.80	.80	.44	4.29	1.99	.97
Georgia.....	290	5.39	3.86	.06	.41	.29	.32	.26	2.52	1.19	.43
Idaho.....	411	10.23	3.86	(²)	.58	.20	.20		2.88	4.23	2.14
Illinois.....	671	11.54	7.65	.13	1.01	.47	.20	3.29	2.55	2.21	1.68
Indiana.....	495	11.34	7.13	.10	1.29	.50	.25	1.19	3.80	3.07	1.14
Iowa.....	468	7.96	5.05	.09	1.22	.51	.23	.33	2.67	2.11	.80
Kansas.....	383	8.62	6.36	.04	1.34	.61	.50	.15	3.72	1.34	.92
Kentucky.....	297	8.32	5.35	.06	.71	.24	.30	.12	3.92	1.78	1.19
Louisiana.....	354	7.72	3.75	.04	.39	.18	.18	.46	2.50	2.55	1.42
Maine.....	474	11.52	6.54	.09	.85	.85	.48	.95	3.32	3.70	1.28
Maryland.....	634	13.82	9.00	.13	1.20	1.20	.89	2.28	3.30	3.23	1.59
Massachusetts.....	719	16.25	9.92	.14	.58	.79	.43	4.03	3.95	4.60	1.73
Michigan.....	591	14.07	5.26	.12	.53	.30	.18	1.71	2.42	7.21	1.60
Minnesota.....	497	11.63	7.41	.10	1.14	.45	.20	1.99	3.53	2.83	1.39
Mississippi.....	201	4.28	3.60	.04	.36	.14	.10	(²)	2.96	.68	(²)
Missouri.....	486	8.51	5.93	.10	.97	.58	.24	.39	3.65	1.51	1.07
Montana.....	515	11.48	6.80	.15	1.08	.15	.15	.93	4.34	1.44	3.24
Nebraska.....	397	7.38	5.40	.08	.91	.44	.32	.83	2.82	1.07	.91
Nevada.....	767	20.25	6.44	(²)	.92	0	.92	(²)	4.60	7.37	6.44
New Hampshire.....	548	11.29	6.36	.22	1.04	1.04	.60	(²)	3.46	3.29	1.64
New Jersey.....	816	14.77	8.40	.16	1.06	.49	.33	4.08	2.28	3.60	2.77
New Mexico.....	341	9.00	5.76	(²)	.58	.20	.38	(²)	4.60	2.49	.75
New York.....	804	20.74	11.01	.16	.64	.56	.32	7.00	2.33	6.03	3.70
North Carolina.....	308	4.59	2.77	.06	.25	.16	.19	.07	2.04	1.26	.56
North Dakota.....	325	5.92	4.20	(²)	.62	.16	(²)	.46	2.96	.94	.78
Ohio.....	603	14.11	8.14	.12	1.09	.42	.30	2.71	3.50	3.50	2.47
Oklahoma.....	340	7.21	4.01	.03	.31	.20	.17	.14	3.16	1.87	1.33
Oregon.....	544	15.67	7.72	.11	.82	.49	.54	.76	5.00	3.81	4.14
Pennsylvania.....	589	15.43	7.60	.18	1.71	.47	.24	2.30	2.70	5.60	2.23
Rhode Island.....	678	17.83	8.20	.13	.61	.68	.27	3.39	8.20	1.43	
South Carolina.....	261	5.09	3.34	.05	.26	.21	.31	.16	2.35	1.17	.58
South Dakota.....	351	4.18	3.09	(²)	.46	.32	.14	(²)	2.17	.63	.48
Tennessee.....	295	7.61	5.43	.06	.62	.38	.27	.77	3.33	1.62	.56
Texas.....	401	6.82	3.89	.04	.48	.24	.40	.20	2.53	1.72	1.21
Utah.....	443	10.41	5.14	(²)	.93	.18	.35	.93	2.75	3.10	2.17
Vermont.....	483	8.65	6.42	(²)	1.11	.82	.58	(²)	3.91	1.69	.5
Virginia.....	402	8.04	5.39	.08	.89	.60	.40	2.53	2.53	1.73	.94
Washington.....	588	15.76	9.00	.12	1.00	.76	.76	2.06	4.30	3.59	3.12
West Virginia.....	378	9.11	3.97	.11	.79	.15	.23	.42	2.27	2.27	2.87
Wisconsin.....	485	9.31	6.26	.10	.82	.39	.24	1.85	2.86	1.21	1.84
Wyoming.....	567	12.47	5.61	(²)	.79	.40	.40	(²)	4.02	4.82	2.04

¹ Represents payments under State unemployment insurance throughout year and under railroad unemployment insurance July-December.

² Not computed; total amount less than \$50,000.

and surplus commodity programs. Workmen's compensation payments, the bulk of which go to persons who are normally in the labor force and only temporarily unable to work, constituted 5 percent of the total. Payments to aged or disabled persons and to dependent children under the various programs—old-age and survivors insurance, railroad retirement, Federal, State, and local government retirement, veterans' pension, old-age assistance, aid to dependent children, and aid to the blind—represented 33 percent of the total. In 1942, on the other hand, when per capita social insurance and public aid payments amounted to \$25.72, this latter segment accounted for 56 per-

cent of the total, workmen's compensation payments for 9 percent, and payments going primarily to the unemployed represented only 35 percent. As the earlier discussion has suggested, this shift in the relative importance of the different segments resulted in part from changes in social security needs reflecting changing economic conditions, partly from the development of new programs (in 1939 for example, only lump-sum payments were made under old-age and survivors insurance) or the modification of practices and standards under established programs.

The shift in the relative weight of payments made primarily on account of unemployment was

Table 12.—Per capita public aid payments, by State and program, 1939

State	Total	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance	WPA	Other Federal work and surplus commodity programs ¹
Total.....	\$22.42	\$3.29	\$0.86	\$0.16	\$3.67	\$11.96	\$2.48
Alabama.....	12.63	.68	.29	.02	.10	8.23	3.31
Arizona.....	25.49	4.66	1.84	.18	1.01	10.93	6.87
Arkansas.....	14.98	.61	.20	.02	.10	10.04	4.01
California.....	29.27	7.56	1.04	.59	0.97	11.11	2.00
Colorado.....	32.93	12.37	1.52	.15	2.07	14.75	2.07
Connecticut.....	19.71	2.90	.46	.08	4.05	10.46	1.76
Delaware.....	12.56	1.54	.77	.....	1.54	7.17	1.54
District of Columbia.....	25.05	1.55	.72	.21	.72	13.50	8.35
Florida.....	18.78	3.09	.49	.22	.35	12.24	2.39
Georgia.....	12.04	.87	.32	.03	.14	7.95	2.73
Idaho.....	22.89	4.23	1.73	.16	.78	11.92	4.07
Illinois.....	28.72	3.89	.27	.34	6.11	15.96	2.15
Indiana.....	23.61	3.81	1.63	.15	2.43	13.61	1.98
Iowa.....	15.77	4.96	.28	.14	2.43	6.27	1.69
Kansas.....	17.73	2.99	1.03	.15	1.88	8.85	2.83
Kentucky.....	13.66	1.66	.03	.....	.18	9.56	2.23
Louisiana.....	15.22	1.66	1.20	.07	.57	8.89	2.53
Maine.....	16.50	3.55	.71	.38	3.32	5.93	2.61
Maryland.....	11.41	2.03	1.58	.13	1.46	5.51	.70
Massachusetts.....	33.29	6.26	1.73	.07	5.10	18.19	1.94
Michigan.....	24.94	3.01	1.18	.06	3.43	15.25	2.01
Minnesota.....	28.18	5.91	1.19	.10	4.57	13.52	2.89
Mississippi.....	11.84	.78	(²)	.02	.74	7.74	3.28
Missouri.....	22.89	4.57	.63	.29	1.17	12.93	3.30
Montana.....	34.20	4.79	1.24	.05	1.80	18.80	7.52
Nebraska.....	21.83	3.85	1.15	.08	1.07	12.11	3.57
Nevada.....	22.93	6.44	(²)	(²)	.92	10.97	4.60
New Hampshire.....	20.66	2.47	.38	.16	4.93	10.86	1.86
New Jersey.....	23.75	1.63	.98	.08	4.41	14.69	1.96
New Mexico.....	21.24	1.13	.75	.07	.37	12.99	5.93
New York.....	27.42	2.41	1.53	.08	9.17	12.54	1.09
North Carolina.....	9.39	1.11	.43	.12	5.33	2.31	2.31
North Dakota.....	26.59	2.80	1.24	.03	1.56	11.18	9.78
Ohio.....	29.61	4.58	.72	.12	2.96	19.06	2.17
Oklahoma.....	23.09	6.36	1.05	.17	.31	11.22	3.98
Oregon.....	20.40	4.73	.76	.11	1.74	10.45	2.61
Pennsylvania.....	28.86	2.06	1.12	.47	9.42	13.90	1.89
Rhode Island.....	24.00	2.10	.88	(²)	4.95	13.97	2.10
South Carolina.....	14.90	1.23	.42	.05	.16	10.12	2.92
South Dakota.....	30.26	5.09	.60	.07	1.23	12.95	10.32
Tennessee.....	11.30	1.36	.74	.06	.12	6.40	2.62
Texas.....	12.31	2.81	(²)	.....	.20	6.73	2.57
Utah.....	27.60	6.20	2.39	.13	2.57	14.09	2.22
Vermont.....	15.65	2.80	.53	.10	2.22	8.89	1.11
Virginia.....	8.44	.60	.12	.04	.36	4.91	2.41
Washington.....	27.70	5.94	1.05	.23	2.00	15.35	3.12
West Virginia.....	18.22	1.47	.91	.11	.83	11.38	3.52
Wisconsin.....	25.51	3.83	1.65	.14	3.98	13.29	2.62
Wyoming.....	21.72	3.63	1.19	.06	1.59	9.24	6.01

¹ Represents payments to individuals under CCC, NYA, other Federal work projects, surplus commodity programs, and subsistence payments of the Farm Security Administration.

² Amount not computed; total expenditures for program for year in Mississippi \$8,078, Nevada \$33,548, and Texas \$10,297.

³ Amount not computed; total expenditures for program for year in Nevada \$3,138, Rhode Island \$3,000.

more marked in the case of public aid than of social insurance payments. In 1939, payments under the WPA, general assistance, and other Federal work and surplus commodity programs constituted 81 percent of all public aid; in 1942, 53 percent. Unemployment insurance represented 27 percent of all social insurance payments in 1939 and 20 percent in 1942. For both the public aid and the insurance payments, there was less variation among the States in 1939 than in 1942 in the proportion of all public aid or all social insurance payments going to unemployed persons. In 1939, public aid payments of this type as a percent of total public aid payments ranged from 57 percent in Colorado to 95 percent in Arkansas; in 1942 the range was from 26 percent in Washington to 80 percent in Alabama. Unemployment insurance in 1939 constituted 15 percent of all social insurance payments in South Dakota and 51 percent in Michigan; in 1942 the range was

from 9 to 47 percent, with South Dakota again the low and Michigan the high State.

While payments to unemployed persons and their families thus fluctuated, primarily in response to changing economic conditions, both insurance and assistance payments to the aged, to the disabled, and to dependent children increased in absolute amount and as a percent of all social insurance or all public aid payments. A further steady growth in payments of this type may be anticipated as the old-age and survivors insurance program reaches maturity and as the proportion of aged persons in the population increases. Extension of the coverage of old-age and survivors insurance, inclusion of new risks such as disability, or provision for increased Federal participation in the financing of public assistance in the poorer States would still further increase the flow of such payments and their importance in relation to all income payments.

PUBLIC ASSISTANCE

BUREAU OF PUBLIC ASSISTANCE

Statistics for the United States

July expenditures in the continental United States for the three special types of assistance and general assistance amounted to \$77.3 million (table 1), 0.8 percent more than in June but 1.6 percent less than the total for these programs in July 1942. Total public aid, including the Federal work programs, has dropped at least 35 percent in comparison with July 1942, because of the liquidation of the National Youth Administration and Work Projects Administration. Current information is not available for expenditures under the work programs; the amounts, however, are negligible. While the number of recipients of assistance declined from June for all programs,

there were increases in total payments for old-age assistance and aid to the blind.

For the country as a whole average payments under all programs continued to rise. California raised the average payment per recipient of old-age assistance nearly \$10. Relatively sharp declines in average payments were made under all programs in West Virginia and Kentucky; the latter State made relatively large numbers of supplementary payments in June.

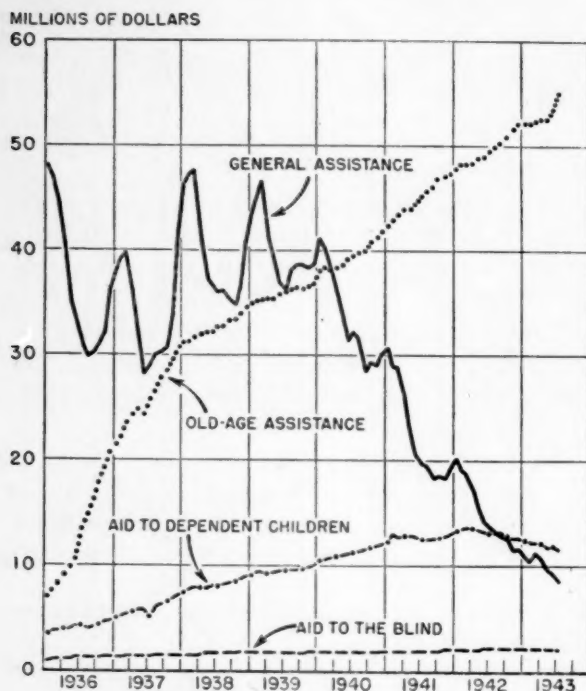
Old-age assistance represented 71 percent of total assistance expenditures during July; aid to dependent children, 15 percent; aid to the blind, 3 percent; and general assistance, 11 percent,

Table 1.—Public assistance in the continental United States and in States with plans approved by the Social Security Board, by month, July 1942–July 1943¹

Year and month	Continental United States					States with approved plans				
	Total	Special types of public assistance			General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind
		Old-age assistance	Aid to dependent children							
			Families	Children						
Number of recipients										
1942										
July		2,249,211	389,229	936,764	78,630	566,000	2,252,447	386,354	930,622	54,480
August		2,248,014	385,884	927,672	78,890	551,000	2,251,232	382,991	921,422	54,601
September		2,245,449	381,964	918,910	79,085	528,000	2,248,645	379,114	912,772	54,651
October		2,241,760	373,886	899,136	78,942	503,000	2,244,921	371,063	893,072	54,583
November		2,233,610	365,108	878,669	78,753	469,000	2,236,746	362,396	872,724	54,449
December		2,226,731	348,206	848,673	79,041	462,000	2,229,839	345,486	842,767	54,643
1943										
January		2,211,606	341,852	830,173	78,617	446,000	2,214,692	339,625	825,939	54,507
February		2,200,128	334,558	814,740	78,219	430,000	2,203,191	332,318	810,363	54,423
March		2,191,537	327,365	796,590	78,017	418,000	2,194,580	325,184	792,288	54,219
April		2,179,351	320,235	780,926	77,850	396,000	2,182,378	318,060	776,665	54,022
May		2,169,881	312,728	763,828	77,403	375,000	2,172,885	310,611	759,680	53,798
June		2,167,131	304,704	747,203	77,610	354,000	2,170,115	302,620	743,107	53,751
July		2,161,657	296,073	727,638	77,285	325,000	2,164,618	294,030	723,636	53,599
Amount of assistance										
1942										
July	\$78,504,959	\$49,590,941	\$13,210,254	\$2,053,764	\$13,650,000	\$64,159,543	\$49,660,775	\$13,164,733	\$1,334,035	
August	78,743,216	50,040,052	13,321,104	2,060,060	13,313,000	64,727,445	50,111,576	13,274,804	1,341,065	
September	78,442,907	50,326,800	13,044,656	2,080,451	12,991,000	64,752,856	50,398,602	12,999,491	1,354,763	
October	78,391,750	50,915,209	12,838,862	2,083,679	12,554,000	65,138,091	50,987,105	12,791,702	1,359,284	
November	77,931,397	51,731,397	12,582,505	2,084,468	11,553,000	65,706,431	51,803,246	12,537,023	1,366,162	
December	78,491,353	52,177,830	12,624,436	2,100,087	11,589,000	66,203,056	52,249,679	12,579,609	1,373,768	
1943										
January	77,567,022	52,170,687	12,426,005	2,084,330	10,886,000	66,011,372	52,242,603	12,398,768	1,370,001	
February	76,855,921	52,169,186	12,210,029	2,065,706	10,411,000	65,799,894	52,240,902	12,183,794	1,375,198	
March	77,852,154	52,306,368	12,218,525	2,085,261	11,242,000	65,951,076	52,378,022	12,191,012	1,382,042	
April	77,287,392	52,522,194	12,120,883	2,086,315	10,558,000	66,078,144	52,594,053	12,095,943	1,385,148	
May	76,391,335	52,824,980	11,852,045	2,093,310	9,621,000	66,112,832	52,897,984	11,825,063	1,389,785	
June	76,636,453	53,483,027	11,793,836	2,101,590	9,278,000	66,720,403	53,554,693	11,768,363	1,397,347	
July	77,286,888	55,085,509	11,547,102	2,107,277	8,547,000	68,084,386	55,157,411	11,523,128	1,403,830	

¹ Partly estimated and subject to revision. For January 1933–June 1942 data, see the Bulletin, February 1943, pp. 23–26. For definitions of terms, see the Bulletin, September 1941, pp. 50–52.

Chart 1.—Payments to recipients of public assistance in the continental United States, January 1936–July 1943



Assistance payments under Federal-State programs constituted 88 percent of total payments.

Old-age assistance.—For the thirteenth consecutive month, the number of recipients declined less than 1 percent (table 3). The decrease from July 1942 was 3.9 percent. In contrast, total assistance payments were 3 percent above the June total and 11.1 percent above the amount expended in July 1942. Increases over the previous month in number of recipients were reported by 14 States and in amount of payments by 34 States.

Only 6 States reported increases from July 1942 in numbers of recipients and none were more than 5 percent. In 8 States the declines amounted to 10 percent or more. Total payments to recipients were higher in 39 States, reflecting the increase in average payment per recipient. In 7 States the increases were more than 25 percent.

Aid to dependent children.—Connecticut, Kentucky, and Mississippi were the only States reporting increased numbers of families receiving assistance (table 5). The decrease for all States combined amounted to 2.8 percent from the June total and 23.9 percent from that for July 1942; the downward trend has continued since March 1942. During this 16-month period the drop

Table 2.—General assistance: Cases and payments to cases, by State, July 1943¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	June 1943 in—		July 1942 in—	
				Number	Amount	Number	Amount
Total ²	326,000	\$8,565,000	\$26.29	-8.1	-7.9	-42.5	-37.3
Ala.....	2,281	24,477	10.73	+4	+2.1	-3.2	+7.9
Alaska.....	132	4,115	31.17	-29.8	-66.8	(³)	(³)
Ark.....	2,126	54,671	25.72	-6.9	-8.5	-19.3	+4.1
Calif.....	3,014	24,670	8.19	-2.4	-1.7	-20.4	+2.5
Colo.....	13,261	268,356	27.78	-4.2	-3.6	-45.8	-37.7
Conn.....	4,600	104,572	22.73	-3.7	-3.0	(³)	-20.0
Del.....	3,207	92,656	28.89	-2.7	-5.1	-34.0	-30.8
D. C.....	358	7,575	21.16	-1.9	-5.8	-28.5	-24.1
Fla.....	925	21,388	23.12	-3.6	-7.1	-39.9	-43.5
Ga.....	3,249	30,860	9.50	-4.2	-4.8	-32.3	-15.9
Hawaii.....	509	14,509	24.22	-2.3	-1.4	-20.3	-4.4
Idaho.....	745	12,925	17.35	-4.6	-1.8	-31.3	-22.4
Ill.....	39,772	1,109,229	27.89	-5.7	-6.6	-42.1	-36.6
Ind.....	7,817	134,562	17.21	-5.0	-9.0	-45.7	-37.4
Iowa.....	6,614	110,354	16.68	-6.2	-6.6	-45.8	-38.6
Kans.....	4,378	98,251	22.44	-4.6	-4.9	-44.0	-28.9
Ky.....	2,000	30,000	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
La.....	5,290	101,418	19.28	-5	-8	+605.1	+426.2
Maine.....	2,486	63,606	25.59	-10.3	-7.2	-37.1	-28.8
Md.....	4,688	118,764	25.33	-4.6	-3.5	-21.0	-8.6
Mass.....	16,456	462,812	28.12	-3.3	+6	-37.7	-32.8
Mich.....	13,060	347,126	26.58	-4.9	-9.2	-46.2	-38.9
Minn.....	8,009	181,200	22.62	-4.7	-6.0	-43.3	-36.1
Miss.....	453	2,909	6.42	-4.8	+7.2	-20.7	-40.2
Mo.....	6,672	111,877	16.77	-8.9	-4.4	-48.7	-24.4
Mont.....	1,313	25,232	19.22	-5.5	-3.7	-30.7	-18.7
Nebr.....	2,104	32,864	15.62	-9.1	-3.2	-46.8	-29.5
Nev.....	334	5,080	15.21	+11.7	-3.8	-21.4	-14.7
N. H.....	1,796	43,757	24.36	-3.1	-3.5	-32.8	-28.7
N. J.....	8,916	234,738	26.33	-5.6	-4.4	-43.2	-35.7
N. Mex.....	1,165	17,005	14.60	-5.1	-18.0	-1.7	+49.4
N. Y.....	67,823	2,786,816	41.09	-14.5	-13.7	-51.5	-46.5
N. C.....	2,713	22,973	8.47	-4.0	-4.6	-25.9	-17.8
N. Dak.....	1,036	19,119	18.45	-5.5	-7.7	-38.8	-23.8
Ohio.....	14,402	326,880	22.70	-7.0	-2.5	-51.8	-41.6
Okla.....	4,771	11,577	(⁵)	(⁵)	-26.1	(⁵)	-6.4
Oreg.....	2,827	86,754	30.69	-1.7	-1.2	-26.0	+3.6
Pa.....	29,559	687,117	23.25	-1.9	+1.9	-36.7	-26.4
R. I.....	1,896	66,152	34.89	-6.9	-3.4	-47.2	-45.3
S. C.....	2,402	21,659	9.02	-8.7	-1.1	+5.8	+8.6
S. Dak.....	1,202	21,026	17.49	+3.1	+5.2	-46.2	-31.3
Tenn.....	1,500	10,000	(⁶)	(⁶)	(⁶)	(⁶)	(⁶)
Tex.....	3,200	54,000	(⁶)	(⁶)	(⁶)	(⁶)	(⁶)
Utah.....	1,692	54,607	32.27	-2.0	+4.7	-35.5	-25.2
Vt.....	988	19,835	20.08	-8.0	-5.8	-15.1	-16.8
Va.....	3,652	43,636	11.95	-1.1	(⁷)	-15.7	-3.1
Wash.....	5,765	195,074	33.84	+1.5	+3.5	+4.3	+42.1
W. Va.....	2,576	27,181	10.55	-68.4	-70.6	-78.1	-78.9
Wis.....	7,288	154,889	21.25	-5.5	-7.4	-50.1	-53.7
Wyo.....	451	9,657	21.41	-16.8	-12.0	-34.1	-22.4

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-52.

² Partly estimated; does not represent sum of State figures, because total excludes cases and payments for medical care, hospitalization, and burial only in 2 States, and cases aided in Oklahoma have been estimated to exclude duplication.

³ Data not reported prior to September 1942.

⁴ State program only; excludes program administered by local officials.

⁵ Comparable data not available.

⁶ Estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 70 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ No State-wide program in operation in July 1942. Assistance given only to employable cases in New Orleans.

¹⁰ Includes cases receiving medical care only; number believed by state agency to be insignificant.

¹¹ Represent 1,771 cases aided by county commissioners, and an estimated 3,000 cases aided under program administered by State board of public welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

¹² Partly estimated.

¹³ Decrease of less than 0.05 percent.

amounted to nearly 106,000 families or 26.3 percent. Assistance payments were 2.1 percent below the previous month's total and 12.6 percent below the amount in July 1942.

Only 4 States reported a larger number of families receiving assistance this July than last. In 26 States the decline during the 12-month period amounted to more than 25 percent. Total pay-

Table 3.—Old-age assistance: Recipients and payments to recipients, by State, July 1943¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1943 in—		July 1942 in—	
				Number	Amount	Number	Amount
Total ²	2,164,618	\$55,157,411	\$25.48	-0.3	+3.0	-3.9	+11.1
Ala.	22,138	238,241	10.76	-1	+1.7	+2.2	+12.6
Alaska	1,453	45,032	30.99	-1.6	-1	-6.9	-2.1
Ark.	9,613	360,693	37.52	-1	(³)	+9	+9.8
Ariz.	26,203	381,734	14.57	+6	+5	+3.4	+81.6
Calif.	152,220	7,193,316	47.26	+5	+26.3	-3.0	+25.7
Calif. ⁴	41,435	1,497,484	36.14	+1	+1	-3.0	+6.2
Colo.	15,534	476,000	30.64	-1.7	-1.2	-11.4	-7.8
Conn.	1,862	24,898	13.37	-1.6	-1.5	-19.2	-16.4
Del.	3,092	85,906	27.78	-1.7	-1.8	-13.3	-8.7
D. C.	40,783	598,261	14.67	-6	-3	-6.0	-3.3
Fla.	70,555	695,933	9.93	-1	+9	+4.3	+16.6
Ga.	1,508	26,870	17.82	0	+1.0	-10.0	+12.7
Hawaii	9,794	264,589	27.02	-1	+2	-9	+13.0
Idaho	146,563	4,213,459	28.75	-3	+2	-2.7	+4.9
Ill.	64,434	1,442,387	22.39	-9	+1	-8.5	-3.0
Ind.	83,777	1,302,415	24.22	-3	+2.5	-4.7	+7.1
Iowa	29,843	760,620	25.49	-4	-2	-4.0	+9.3
Kans.	52,001	537,910	10.34	+1.3	-28.1	-7.3	-4.1
Ky.	37,468	751,294	20.05	+1	+1.8	+4.8	+57.2
La.	15,673	355,290	22.67	-4	+3	-1.8	+4.6
Maine	13,828	302,375	21.87	-1.5	+1	-15.4	-3.6
Md.	81,630	2,874,578	35.21	-9	-6	-5.6	+1
Mass.	87,993	2,433,454	27.66	(⁵)	+1.6	-4.2	+33.4
Mich.	60,284	1,562,597	25.92	-3	+1.3	-4.3	+11.0
Minn.	25,025	230,978	9.23	+3	+1.2	-6.2	-4.1
Miss.	107,668	2,197,720	20.41	-1.0	-4	-6.3	+42.1
Mont.	11,804	300,288	25.44	-5	+8	-5.2	+6.1
Nebr.	26,926	613,510	22.79	-9	-1	-8.5	+11.8
Nev.	2,037	68,629	33.69	-1	+1.5	-7.4	+1.4
N. H.	6,893	173,219	25.13	-8	+1	-5.3	+4.4
N. J.	26,570	675,076	25.41	-7	+9	-10.6	(⁶)
N. Mex.	5,080	150,205	29.57	+8	+9	-1.2	+79.3
N. Y.	113,259	3,578,589	31.60	+7	+5.2	-4.3	+8.9
N. C.	36,645	390,252	10.65	-1.2	-2	-6.9	-4.1
N. Dak.	9,078	222,384	24.50	(⁷)	+1.1	-5.0	+24.8
Ohio	133,568	3,668,066	27.46	-6	-3	-4.1	+9.1
Okl.	77,335	1,745,417	22.57	+1	+5	-7	+9.3
Oreg.	19,612	554,404	28.27	+2	+6	-9.2	+9.2
Pa.	89,786	2,509,383	27.95	-4	-1	-7.4	+12.6
R. I.	7,282	199,304	27.37	+2	+2.4	-2.0	+12.7
S. C.	20,995	250,400	11.93	(⁸)	+11.5	-1.3	+11.5
S. Dak.	13,926	298,050	21.40	-6	(⁹)	-5.4	+5.2
Tenn.	38,898	597,262	15.35	-4	+7.4	-3.4	+19.6
Tex.	181,898	3,693,273	20.30	-1	-2	+3.6	+5.9
Utah	13,719	483,690	35.26	-4	+2	-5.7	+23.0
Vt.	5,419	102,042	18.83	-2	+4	-2.2	+3.9
Va.	17,691	195,714	11.06	-9	-1	-10.2	-3.8
Wash.	61,707	2,206,343	35.76	-4	+1.8	-4.3	+1.8
W. Va.	19,021	237,746	12.50	-2.3	-24.6	-19.5	-43.0
Wis.	50,165	1,283,407	25.58	-7	-1	-6.6	+5
Wyo.	3,427	106,844	31.18	+5	+5	-2.6	+22.0

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-52.
² All 51 States have plans approved by Social Security Board.
³ Increase of less than 0.05 percent.
⁴ Includes \$95,260 incurred for payments to 2,625 recipients aged 60 but under 65 years.
⁵ Decrease of less than 0.05 percent.

ments were higher in 12 States, but 10 States reported declines of more than 25 percent.

Aid to the blind.—Changes of less than 1 percent occurred in both number of recipients and amount of payments during July; the number of recipients declined but payments increased. The changes from July 1942 amounted to a decrease of 1.7

Table 4.—Aid to the blind: Recipients and payments to recipients, by State, July 1943¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1943 in—		July 1942 in—	
				Number	Amount	Number	Amount
Total	77,363	\$2,108,880	\$27.26	-0.4	+0.3	-1.7	+2.6
Total, 45 States ²	53,599	1,403,850	26.19	-3	+5	-1.6	+5.2
Ala.	651	7,462	11.46	+6	+2.1	+3	+13.4
Ariz.	394	14,127	35.86	+1.0	+2.2	-5.1	+1.2
Ark.	1,203	19,776	16.44	+9	+7	+1.7	+73.6
Calif.	6,649	312,725	47.03	-4	-4	-7.0	-6.6
Colo.	579	20,027	34.59	-3.0	-2.7	-9.2	-6.5
Conn.	171	5,321	31.12	-6.6	-9.4	-22.6	-23.5
D. C.	276	9,496	34.41	-7	-7	-7.7	-5.8
Fla.	2,453	38,414	15.66	-1.4	-8	-10.4	-7.7
Ga.	2,184	28,143	12.89	-3	+6	+5.7	+17.1
Hawaii	78	1,603	20.55	(³)	(⁴)	(⁵)	(⁶)
Idaho	245	6,892	28.13	0	+4	-10.6	+2.8
Ill.	7,212	222,460	30.85	-2.2	(⁷)	+6	+1.2
Ind.	2,354	67,227	28.56	-1	+2	0	+26.3
Iowa	1,492	46,014	30.84	+3	+1.2	-3.2	+6.2
Kans.	1,212	33,180	27.38	0	+2	-9.3	+4.1
Ky.	1,176	14,311	12.17	+6.5	-21.8	(⁸)	(⁹)
La.	1,462	35,321	24.16	+8	+2.6	+8.4	+53.5
Maine	960	23,296	24.27	-3	+2.4	-10.7	-4.8
Md.	502	12,754	25.41	-2.0	+1.2	-18.0	-7.1
Mass.	980	26,628	27.17	-1.5	+1.7	-11.9	-3.4
Mich.	1,303	41,925	32.18	-7	-3	-6.0	+15.2
Minn.	989	30,652	30.99	-1.5	-1.2	-4.4	+7.7
Miss.	1,334	14,407	10.80	+2.5	+3.4	-2.1	-8
Mo.	1,100	18,000	16.36	-2.2	-4	-4.6	+4.9
Mont.	311	8,459	27.20	-1.5	-1.8	-11.6	-6.5
Nebr.	639	14,713	23.03	(¹⁰)	(¹¹)	(¹²)	(¹³)
Nev.	26	1,195	45.96	(¹⁴)	(¹⁵)	(¹⁶)	(¹⁷)
N. H.	301	7,667	25.47	-2.0	-1.1	-8.8	-2.6
N. J.	625	16,874	27.00	-3	+6	-12.8	-4.3
N. Mex.	251	7,416	29.55	-4	+2.2	+6.8	+64.8
N. Y.	2,652	87,320	32.93	+1	+3.3	-3.5	+9.6
N. C.	2,203	34,400	15.62	+1.6	+1.8	-1.7	+1.2
N. Dak.	130	3,215	24.73	0	+9	-2.3	+12.4
Ohio	3,498	82,467	23.58	-1.4	-5	-10.9	-4
Okl.	2,028	49,887	24.60	-1.5	-7	-7.5	-1.7
Oreg.	395	14,026	35.51	-8	+3	-14.5	+8.0
Pa.	1,486	400,375	26.93	-1	-2	-3.5	-3.6
R. I.	92	2,359	25.64	(¹⁸)	(¹⁹)	(²⁰)	(²¹)
S. C.	815	11,909	14.61	+4	+23.3	-1.0	+40.7
S. Dak.	242	4,320	17.85	-8	+6	-4.7	+11.3
Tenn.	1,577	28,856	18.30	-1.0	+39.7	-5.2	+39.0
Tex.	4,441	107,217	24.14	+4	+1.1	+35.2	+42.1
Utah	118	4,178	35.41	-3.3	+4.2	-27.6	-11.2
Vt.	149	3,556	23.87	-7	+3.4	-6.3	-2
Va.	1,006	14,183	14.10	-5	-2	-6.9	+1.8
Wash.	788	29,369	37.27	-2.5	-9	-19.2	-15.7
W. Va.	858	14,070	16.40	-1.8	-23.6	-16.9	-39.9
Wis.	1,711	43,466	25.40	-1.0	+3	-10.3	-6.9
Wyo.	122	4,222	34.61	0	-4	-9.6	+11.9

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-52. Figures in italics represent programs administered without Federal participation. Delaware and Alaska do not administer aid to the blind.
² Total for States with plans approved by Social Security Board.
³ Includes program administered without Federal participation.
⁴ Not computed; less than 100 recipients.
⁵ Increase of less than 0.05 percent.
⁶ No program in operation in July 1942.
⁷ Estimated.

percent in number of recipients and an increase of 2.6 percent in the total amount of assistance payments.

General assistance.—The number of cases receiving assistance continued the uninterrupted decline which began in February 1942. The drop of 8.1 percent in July was the largest for any month since May 1942. During the 18-month

period of continuous decline the number of cases dropped 510,000 or 61 percent.

Assistance payments were 7.9 percent less than in June and 37.3 percent less than in July 1942. Payments in New York represented nearly one-third (32.5 percent) of the combined total for all States. New York and Illinois together made nearly half of all payments.

Table 5.—Aid to dependent children: Recipients and payments to recipients, by State, July 1943¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	June 1943 in—			July 1942 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	296,699	729,622	\$11,577,698	\$39.02	-2.8	-2.6	-2.1	-23.9	-22.3	-12.6
Total, 48 States ²	294,030	723,636	11,523,128	39.19	-2.8	-2.6	-2.1	-23.9	-22.2	-12.5
Alabama.....	4,575	12,614	87,206	19.06	-9	-1.3	-1.0	-17.9	-20.6	-2.4
Alaska.....	40	123	2,033	60.82	0	+1.7	-3	-16.7	-8.9	-13.3
Arizona.....	1,641	4,659	59,914	36.51	-3.2	-2.7	-2.7	-26.5	-22.4	-21.0
Arkansas.....	5,454	14,016	120,901	22.17	-1.2	-1.1	-1.3	-12.9	-14.0	+35.1
California.....	7,825	19,392	519,622	66.41	-6.1	-5.5	-3.0	-39.8	-37.7	-22.7
Colorado.....	3,919	10,223	133,257	34.00	-5.5	-5.0	-4.4	-31.2	-27.5	-24.3
Connecticut.....	1,915	4,862	121,838	63.62	+8	-8	-9	+5.2	+2.9	+15.0
Delaware.....	270	712	11,712	43.38	-4.9	-4.2	-2.5	-38.6	-46.1	-22.0
District of Columbia.....	781	2,376	28,611	36.63	-4.3	-3.2	-5.5	-31.5	-28.4	-31.4
Florida ³	4,103	9,334	99,480	24.25	-3.5	-3.8	-3.3	-26.3	-28.4	-27.3
Georgia.....	4,275	10,332	101,896	23.84	-1.4	-1.3	-8	-9.4	-10.4	-4.5
Hawaii ⁴	586	1,861	28,563	48.74	-3.3	-3.7	-2.1	-29.1	-28.1	-14.8
Idaho.....	1,953	5,271	70,209	35.95	-2.9	-2.5	-2.7	-32.5	-29.2	-25.0
Illinois.....	26,137	59,689	843,154	32.26	-1.8	-1.4	-1.7	+16.0	+16.7	+14.7
Indiana.....	9,927	21,667	326,848	32.93	-3.9	-3.4	-3.4	-31.9	-29.0	-27.7
Iowa.....	2,629	6,648	60,179	19.84	-2.8	-2.7	-3.8	-18.4	-19.2	-16.3
Kansas.....	4,545	11,261	189,105	41.61	-4.7	-4.4	-4.5	-31.4	-29.8	-16.2
Kentucky ⁵	1,817	4,748	47,441	26.11	+19.7	+4.7	-12.3	+295.0	+212.4	+183.8
Louisiana.....	11,833	30,219	405,633	34.28	-2.1	-2.2	+1.4	-20.4	-20.7	+2.1
Maine.....	1,605	4,555	76,826	47.87	-3.5	-2.9	-2.4	-11.2	-9.0	+1.8
Maryland.....	3,491	9,845	119,498	34.23	-4.6	-4.3	-5.3	-32.7	-31.4	-28.8
Massachusetts.....	8,245	20,389	546,101	66.23	-4.3	-5.2	-3.0	-30.0	-29.2	-17.0
Michigan.....	14,825	35,096	850,804	57.39	-2.0	-1.9	-2.5	-27.0	-25.2	-3.7
Minnesota.....	6,462	15,903	245,830	38.04	-4.8	-4.0	-3.0	-26.1	-24.7	-19.3
Mississippi.....	2,600	6,630	53,435	20.55	+4.0	-	+4.7	+2.2	-	+4.2
Missouri.....	11,953	28,563	379,474	31.75	-2.4	-1.8	-2.1	-15.0	-11.4	-10.9
Montana.....	1,750	4,385	56,997	32.57	-4.4	-4.8	-4.7	-30.9	-30.1	-27.7
Nebraska.....	3,577	8,204	114,790	32.09	-3.6	-3.7	-4.1	-32.3	-30.7	-23.4
Nevada.....	100	215	2,358	23.58	-2.9	-4.4	-5.9	-5.8	-3.8	-6.1
New Hampshire.....	766	1,907	39,515	51.59	-2.5	-2.1	-3.0	-10.2	-10.9	-2.6
New Jersey.....	4,956	11,536	179,289	36.18	-7.8	-7.2	+4.1	-37.4	-36.0	-29.0
New Mexico.....	2,260	6,528	91,863	40.65	-7	-1.2	+1.0	-6.6	-8.1	+34.6
New York.....	18,966	40,466	1,225,256	64.60	-1.4	-1.2	+1.7	-30.3	-25.5	-10.1
North Carolina.....	7,693	18,260	141,244	18.36	-3.2	-2.8	-2.9	-21.4	-20.1	-15.8
North Dakota.....	1,953	5,449	73,814	37.80	-2.7	-2.2	-2.1	-20.6	-20.4	-6.2
Ohio.....	9,278	24,734	426,988	46.02	-2.9	-2.1	-2.6	-18.0	-17.0	-1.5
Oklahoma.....	15,316	36,207	354,061	23.12	-2.3	-2.0	-2.1	-19.0	-19.3	-15.9
Oregon.....	1,311	3,144	78,322	59.74	-2.2	-2.3	-2.5	-32.5	-31.7	-13.4
Pennsylvania.....	28,861	74,560	1,526,469	52.89	-3.1	-2.6	-3.9	-37.3	-35.5	-17.9
Rhode Island.....	1,132	3,101	69,660	61.54	-7	-2	+4	-9.0	-9.8	+5.5
South Carolina.....	3,600	10,613	73,318	20.37	-8	-3	+2.4	-10.3	-9.0	+13.6
South Dakota.....	1,706	3,975	52,886	31.00	-2.0	-2.0	-1.7	-8.8	-9.1	-1.7
Tennessee.....	12,269	31,356	305,158	24.87	-4.4	-3.5	+15.2	-12.5	-10.6	+13.1
Texas.....	11,420	25,370	243,028	21.28	-3.6	-3.8	-3.7	-34.1	-29.5	-31.7
Utah.....	1,974	5,273	111,947	56.71	-4.3	-3.3	+4.8	-41.1	-40.9	-23.7
Vermont.....	636	1,635	20,952	32.94	-1.4	-2.0	-2.1	-10.9	-14.1	-10.1
Virginia.....	4,044	11,406	90,450	22.37	-3.4	-3.2	-1.8	-17.4	-19.1	-9.7
Washington.....	3,249	7,952	230,182	70.85	-2.4	-1.2	+3.4	-30.7	-30.1	+8.7
West Virginia.....	8,442	23,623	188,902	22.38	-3.3	-3.2	-27.3	-34.5	-31.0	-62.8
Wisconsin.....	7,662	18,489	342,282	44.67	-4.6	-4.2	-4.3	-28.8	-26.2	-19.8
Wyoming.....	472	1,246	18,397	38.98	-3.5	-2.7	+12.1	-35.2	-34.2	-24.9

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-52. Figures in italics represent programs administered without Federal participation.

² Total for States with plans approved by Social Security Board.

³ Includes program administered without Federal participation.

⁴ Partly estimated.

⁵ No approved plan for July 1942. Percentage change based on program administered without Federal participation.

⁶ Estimated.

⁷ In addition, in 59 counties payments amounting to \$8,257 were made from local funds without State or Federal participation to 409 families in behalf of 1,132 children under State mothers' pension law; some of these families also received aid under approved plan.

EMPLOYMENT SECURITY

BUREAU OF EMPLOYMENT SECURITY • PROGRAM DIVISION

Operations of the Unemployment Compensation Program

July activities.—A total of \$5.6 million was paid for unemployment compensation during July, a decrease of 6.3 percent from the previous month and the lowest amount on record (table 3). Only 13 States paid out more in benefits in July than in June, but in 4 of these—Arkansas, Massachusetts, Nevada, and West Virginia—the increase was more than 20 percent.

Net benefits paid in the first 7 months of 1943 aggregated \$58.9 million, less than one-fourth the amount paid in the same period of 1942. In 20 States the lowest point in benefit payments to date was reached in some month of 1943, and for 13¹ of them the record low was established in July. In all but 3 of these latter, July benefits were less than one-twentieth of the amount paid out by the State in its highest benefit month.

Interstate claimants have received a growing proportion of total payments during recent months, although the amount of benefits paid on both interstate and intrastate claims has been declining. In 1942, the proportion of interstate benefits to total benefits was 6.0 percent; for the first 6 months of 1943, 7.5 percent of all benefits were paid against interstate claims.

¹ Alabama, Arizona, Michigan, Montana, New Mexico, New York, North Dakota, Oklahoma, Oregon, Tennessee, Utah, Vermont, Wisconsin.

This increase reflects the movement of workers between States which has characterized the accelerated industrial activity arising from the war.

Chart 1.—Number of initial and continued claims received in local offices, January 1940–July 1943

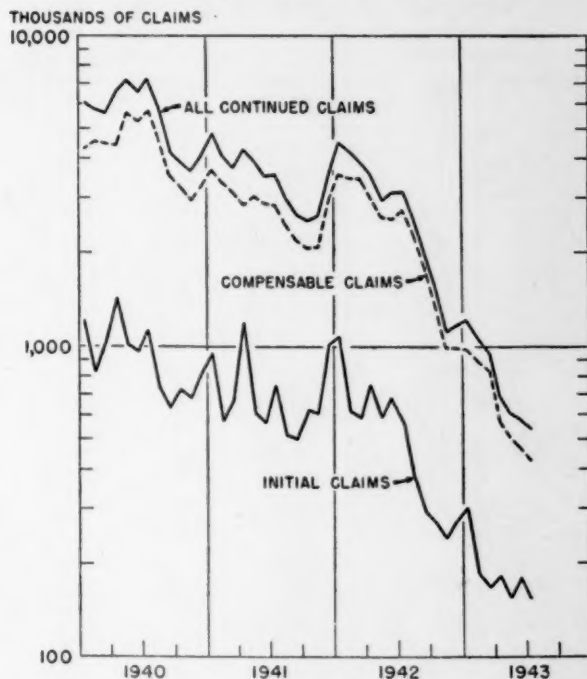


Table 1.—Summary of unemployment compensation operations, July and January–July 1943

Item	July 1943			January–July 1943		
	Number or amount	Percentage change from—		Number or amount	Percentage change from—	
		June 1943	July 1942		January–July 1942	January–July 1941
Initial claims.....	155,123	-14.2	-72.2	1,324,621	-72.8	-75.0
Continued claims.....	547,073	-7.6	-82.9	5,675,903	-77.7	-79.7
Waiting-period.....	115,080	-5	-75.8	1,001,203	-75.7	-83.6
Compensable.....	431,993	-9.3	-84.1	4,674,700	-78.0	-78.6
Weeks compensated.....	405,161	-9.1	-84.5	4,492,006	-78.5	-78.9
Total unemployment.....	362,174	-8.2	-85.0	4,029,241	-79.0	-79.3
Part-total unemployment ¹	12,645	² -15.6	³ -79.1	120,840	³ -79.9	
Partial unemployment ¹	30,206	³ -2.8	³ -78.3	255,585	³ -76.9	⁴ -78.5
Weekly average beneficiaries for month.....	90,621	-9.6	-84.2			
Gross benefits paid.....	⁵ \$5,563,631	-6.3	-82.9	⁶ \$50,065,937	-76.8	-73.9
Net benefits paid since benefits first payable.....	\$2,091,221,594					
Funds available for benefits as of July 31.....	\$4,148,976,738	+3.5	+38.5			

¹ Excludes New York because data not reported, and Montana and Pennsylvania, which have no provisions for partial and part-total unemployment.

² Based on 48 States reporting this type of payment during both periods.

³ Based on 47 States reporting this type of payment during both periods.

⁴ Based on 31 States reporting comparable data.

⁵ Excludes \$2,799 resulting from review of 1938–41 seasonal claims in Oregon.

⁶ Excludes \$73,749 resulting from review of 1938–41 seasonal claims in Oregon.

Sizable decreases in the initial-claim loads of Illinois and New York brought the national total 14 percent below the June figure, despite the fact that more than half the States reported increased initial claims. If data for these 2 States were excluded, the national total would

have increased 8.9 percent. In Arkansas, initial claims rose 132 percent above June, and the rate of increase in 14 other States was greater than 25 percent. Another indication of a slight general upward trend is that, while 9 States reported less than 100 initial claims received in

Table 2.—Initial and continued claims received in local offices, by State, July 1943

[Data reported by State agencies, corrected to Aug. 24, 1943]

Social Security Board region and State	Initial claims					Continued claims				
	Number	Percentage change from—		New ¹	Additional ¹	Number	Percentage change from—		Waiting-period	Compensable
		June 1943	July 1942				June 1943	July 1942		
Total.....	155,123	-14.2	-72.2			547,073	-7.6	-82.9	115,080	431,993
Region I:										
Connecticut.....	1,788	-16.4	-79.6	1,515	273	3,332	-2.3	-92.0	781	2,551
Maine.....	1,451	+32.6	-22.7	923	528	4,104	-26.6	-71.2	912	3,192
Massachusetts.....	6,298	-8.8	-73.0	4,135	2,163	19,638	-3.0	-86.1	3,870	15,768
New Hampshire.....	877	-8	-51.4	503	374	3,914	+2.6	-82.7	496	3,418
Rhode Island.....	2,347	+8.2	-65.0	1,900	447	8,820	-13.4	-84.9	755	8,065
Vermont.....	142	+13.6	-65.6	116	26	805	-9.3	-67.0	89	716
Region II:										
New York.....	37,927	-33.5	-73.2	25,154	12,773	107,156	-7	-87.2	46,106	61,050
Region III:										
Delaware.....	180	-2.7	-80.6	158	22	1,292	-26.4	-72.5	70	1,222
New Jersey.....	10,507	+16.6	-69.4	6,108	4,399	30,246	+1.0	-81.2	5,160	25,086
Pennsylvania.....	6,207	-18.3	-71.0	1 6,207	(¹)	34,827	-23.5	-77.9	8,793	26,034
Region IV:										
District of Columbia.....	425	+47.1	-59.0	395	30	2,321	-2.5	-71.7	244	2,077
Maryland.....	1,098	-75.3	-73.3	1 1,098	(¹)	5,442	-26.1	-85.6	577	4,865
North Carolina.....	2,058	+53.9	-85.0	1,843	215	5,140	-33.0	-89.5	936	4,204
Virginia.....	1,295	-13.5	-64.6	1,119	146	10,563	-21.5	-75.4	741	9,822
West Virginia.....	2,259	+37.4	-61.3	2,047	212	10,316	+37.2	-72.7	559	9,757
Region V:										
Kentucky.....	1,466	-4.2	-65.1	1,234	232	10,166	-10.9	-70.1	645	9,521
Michigan.....	3,596	-2.9	-89.9	2,923	673	8,733	-27.4	-94.4	1,088	7,645
Ohio.....	3,731	+47.5	-77.0	1 3,731	(¹)	11,063	+4.4	-90.9	3,000	8,063
Region VI:										
Illinois.....	21,565	-40.1	-69.3	11,353	10,212	67,742	-15.5	-83.0	8,558	59,184
Indiana.....	3,209	+16.7	-64.9	1 3,209	(¹)	14,593	-7.7	-76.1	1,894	12,699
Wisconsin.....	1 1,162	+2.4	-72.8	(¹)	(¹)	4,729	-19.1	-84.0	992	3,737
Region VII:										
Alabama.....	3,343	+88.3	-62.9	2,288	1,055	12,924	+8.6	-71.2	1,940	10,984
Florida.....	2,734	+37.7	-76.6	1 2,734	(¹)	9,833	+15.9	-81.6	1,547	8,286
Georgia.....	1,521	-2.4	-77.0	1,173	348	9,092	-10.8	-83.4	1,637	7,455
Mississippi.....	757	+15.4	-73.9	602	155	3,190	-4.8	-77.1	425	2,765
South Carolina.....	1,862	+39.7	-66.9	1,470	392	7,055	+12.6	-69.9	1,088	5,967
Tennessee.....	3,033	+26.2	-66.8	2,479	554	18,879	+1.7	-70.8	2,336	16,543
Region VIII:										
Iowa.....	990	-4.6	-64.8	795	195	5,154	+10.0	-68.0	1,071	4,083
Minnesota.....	1,340	-19.4	-79.4	746	594	6,066	-28.4	-80.8	1,133	4,933
Nebraska.....	463	+26.5	-53.1	356	107	1,434	-3.6	-73.4	401	1,033
North Dakota.....	20	(¹)	(¹)	16	4	117	-15.2	-63.4	1	116
South Dakota.....	117	+14.7	+18.2	105	12	471	-15.1	-66.8	21	450
Region IX:										
Arkansas.....	2,690	+131.5	-59.8	2,667	23	6,256	+78.9	-62.8	1,209	5,047
Kansas.....	1,354	+9.8	-40.8	1,064	290	6,964	+7	-48.1	712	6,252
Missouri.....	4,006	+1.4	-67.3	3,167	839	15,425	-15.8	-79.3	3,148	12,277
Oklahoma.....	1,226	+13.7	-68.3	892	334	4,161	-19.7	-85.3	390	3,771
Region X:										
Louisiana.....	4,249	+59.2	-62.2	3,609	580	15,258	+43.3	-70.5	4,127	11,131
New Mexico.....	64	-32.6	-84.9	53	11	420	-7.1	-86.9	18	402
Texas.....	2,988	+10.9	-70.5	(¹)	(¹)	12,336	+2.3	-77.9	1,329	11,007
Region XI:										
Colorado.....	442	-15.3	-58.5	380	62	2,555	-9.1	-71.4	342	2,213
Idaho.....	149	+53.6	-77.3	133	16	772	-1.0	-67.9	120	652
Montana.....	107	+37.2	-77.2	94	13	566	+5.0	-85.0	102	464
Utah.....	196	+98.0	-85.7	188	8	325	-1.2	-91.2	94	231
Wyoming.....	30	(¹)	(¹)	28	2	119	+9.2	-86.8	11	108
Region XII:										
Arizona.....	216	-14.6	-76.9	203	13	2,999	+11.3	-33.8	62	2,937
California.....	10,332	+21.8	-72.8	5,217	5,115	35,997	-21.6	-82.1	4,920	31,077
Nevada.....	62	-1.6	-65.9	54	8	223	+10.4	-80.8	26	197
Oregon.....	616	+10.2	-23.5	402	214	1,600	-11.6	-96.0	357	1,243
Washington.....	602	-19.7	-75.7	326	276	1,637	-17.5	-79.2	207	1,430
Territories:										
Alaska.....	6	(¹)	(¹)	1	5	129	+148.1	+126.3	11	118
Hawaii.....	50	-46.8	-19.4	40	10	174	-47.7	-74.1	29	145

¹ State procedures do not provide for filing additional claims in Florida, Indiana, Maryland, Ohio, and Pennsylvania.

² Excludes all claims for partial unemployment.

³ Distribution by type of claim not available. In Wisconsin, provisions of State law are not comparable with those of other States.

⁴ Not computed, because fewer than 50 initial claims were reported in either or both periods.

June, only 6 States were in this category in July.

The total number of continued claims filed during the month decreased 7.6 percent from June, with 33 States sharing in the decrease. The fact

that about a third of the States in the latter group had reported increased initial-claim loads during the previous month is evidence of the rapid re-employment of workers. This trend was particu-

Table 3.—Number of beneficiaries, number of weeks compensated, and amount of benefits paid, July 1943, and funds available for benefits as of July 31, 1943, by State

[Data reported by State agencies, corrected to Aug. 24, 1943]

Social Security Board region and State	Beneficiaries			Weeks compensated for specified types of unemployment				Benefits paid ¹			Funds available for benefits ² as of July 31, 1943
	Average weekly number	Percentage change from—		All types	Total	Part-total ³	Partial ³	Amount	Percentage change from—		
		June 1943	July 1942						June 1943	July 1942	
Total.....	90,621	-9.6	-84.2	405,161	362,174	12,645	30,206	\$ 5,563,631	-6.3	-82.9	\$4,148,976,738
Region I:											
Connecticut.....	652	+1.9	-92.3	2,937	2,705	29	203	44,781	+1.6	-90.2	111,487,549
Maine.....	709	-38.0	-76.4	3,104	2,448	97	559	28,528	-30.4	-77.1	20,960,788
Massachusetts.....	3,398	+3.2	-88.3	16,988	14,940	136	1,912	304,910	+77.2	-80.4	153,009,904
New Hampshire.....	692	-5.3	-57.0	3,092	2,616	3	473	32,355	-2.7	-48.0	14,586,924
Rhode Island.....	2,077	-5	-81.5	8,748	7,500	0	1,239	130,832	-11.4	-80.6	41,947,875
Vermont.....	141	-14.5	-65.4	635	604	22	9	6,935	-11.0	-61.9	7,887,083
Region II:											
New York.....	14,972	-8.3	-89.8	67,558	67,422	(1)	(1)	1,060,371	+1.3	-88.4	506,500,301
Region III:											
Delaware.....	254	-33.9	-73.5	1,146	519	4	623	9,360	-36.1	-76.6	11,860,223
New Jersey.....	5,518	-2.8	-79.9	24,425	21,882	56	2,487	363,836	-4.4	-76.8	271,567,534
Pennsylvania.....	5,248	-4.6	-76.3	24,138	24,138	(1)	(1)	343,126	-7.8	-73.8	401,887,139
Region IV:											
District of Columbia.....	500	-3.8	-67.8	2,239	2,170	61	8	34,011	+6	-63.4	38,365,990
Maryland.....	1,197	-15.6	-84.8	5,056	2,950	28	2,078	65,986	-24.4	-84.9	74,461,264
North Carolina.....	1,081	-26.6	-85.2	4,881	4,490	44	347	37,467	-13.3	-83.6	63,939,441
Virginia.....	2,383	-14.8	-74.6	10,528	9,851	588	89	107,631	-11.9	-72.2	42,794,064
West Virginia.....	1,806	+41.9	-73.6	8,028	5,230	0	2,798	132,069	+41.4	-60.1	45,345,011
Region V:											
Kentucky.....	1,517	-19.7	-76.2	6,844	6,289	461	94	60,441	-17.5	-73.4	59,915,193
Michigan.....	1,810	-25.5	-93.2	8,187	7,791	192	204	133,976	-20.5	-93.9	186,652,642
Ohio.....	1,610	+2.2	-92.6	6,522	5,452	125	945	75,828	-12.5	-93.1	307,781,797
Region VI:											
Illinois.....	14,439	-6.2	-82.5	64,563	51,443	4,186	8,934	917,659	-9.2	-81.8	355,685,664
Indiana.....	2,784	-17.5	-75.9	12,878	11,951	346	581	177,126	-5.1	-71.5	112,476,468
Wisconsin.....	735	-12.2	-85.8	3,235	2,670	120	445	37,449	-18.3	-86.6	98,122,742
Region VII:											
Alabama.....	2,105	-8	-68.0	9,559	8,932	585	42	99,506	-9	-65.5	42,598,144
Florida.....	1,306	+28.7	-86.0	5,572	5,167	221	184	57,824	-16.4	-86.0	27,004,079
Georgia.....	1,582	-11.6	-82.1	6,572	6,301	195	76	61,450	-17.1	-82.6	46,687,950
Mississippi.....	413	-7.4	-81.9	1,819	1,726	48	45	21,981	-1.5	-75.1	13,384,189
South Carolina.....	610	-11.1	-83.2	2,700	2,583	46	71	26,898	-7.4	-80.1	24,626,412
Tennessee.....	3,209	-3.1	-69.6	13,659	13,135	289	235	148,326	-11.3	-67.1	40,687,004
Region VIII:											
Iowa.....	809	-1.9	-70.7	3,545	3,158	265	122	37,665	-1.3	-66.8	34,714,713
Minnesota.....	1,157	-28.5	-79.3	5,058	4,468	417	173	62,197	-29.9	-79.2	44,463,912
Nebraska.....	241	-6.2	-67.6	1,026	931	45	50	11,751	-14.3	-64.9	15,835,721
North Dakota.....	16	(1)	(1)	72	63	4	5	682	-15.9	-95.2	3,347,638
South Dakota.....	58	-34.1	-77.8	249	219	1	29	2,231	-32.3	-75.7	4,892,140
Region IX:											
Arkansas.....	500	+3.0	-62.1	2,312	2,204	62	46	23,708	+21.3	-61.6	17,631,756
Kansas.....	1,328	-2.4	-36.6	6,148	5,675	374	99	77,822	+5.5	-17.5	31,537,353
Missouri.....	2,145	-20.3	-81.9	9,821	8,947	71	803	127,353	-16.1	-79.0	104,052,716
Oklahoma.....	484	-33.9	-88.9	2,106	1,847	235	24	29,454	-34.9	-87.0	30,495,634
Region X:											
Louisiana.....	1,628	+3.1	-80.7	7,739	6,771	188	780	92,000	+17.5	-74.0	41,271,094
New Mexico.....	35	(1)	(1)	137	133	4	0	1,272	-28.8	-94.9	5,919,144
Texas.....	948	-7.0	-88.1	4,312	4,026	286	0	44,170	-3.2	-85.3	99,905,829
Region XI:											
Colorado.....	318	-5.4	-80.3	1,479	1,377	31	71	19,277	+3.4	-73.6	22,339,379
Idaho.....	106	-28.4	-61.0	497	477	20	0	6,033	-13.6	-47.1	8,231,298
Montana.....	68	-34.0	-91.8	341	341	(1)	(1)	3,454	-32.5	-90.6	10,639,173
Utah.....	50	-13.8	-89.5	211	203	7	1	3,277	-21.7	-90.4	14,557,087
Wyoming.....	4	(1)	(1)	20	11	6	3	236	-51.0	-96.0	4,974,238
Region XII:											
Arizona.....	64	-9.9	-80.1	287	281	6	0	3,797	-8.7	-87.2	10,952,622
California.....	7,208	-26.1	-82.9	31,203	25,886	2,561	2,756	462,491	-28.5	-81.5	382,968,546
Nevada.....	40	(1)	(1)	198	191	7	0	2,802	+26.6	-72.2	5,675,997
Oregon.....	261	-16.1	-71.7	1,181	849	70	262	11,518	-4.2	-73.1	37,333,068
Washington.....	322	+2.9	-78.6	1,392	1,010	87	295	16,607	+14.5	-77.0	77,407,003
Territories:											
Alaska.....	17	(1)	(1)	86	85	1	0	1,122	+8.9	-75.3	3,721,813
Hawaii.....	57	(1)	-68.5	128	107	15	6	2,030	-38.3	-79.5	13,284,890

¹ Benefits for partial and part-total unemployment are not provided by State law in Montana and Pennsylvania. New York data not available.

² Not adjusted for voided benefit checks; includes supplemental payments.

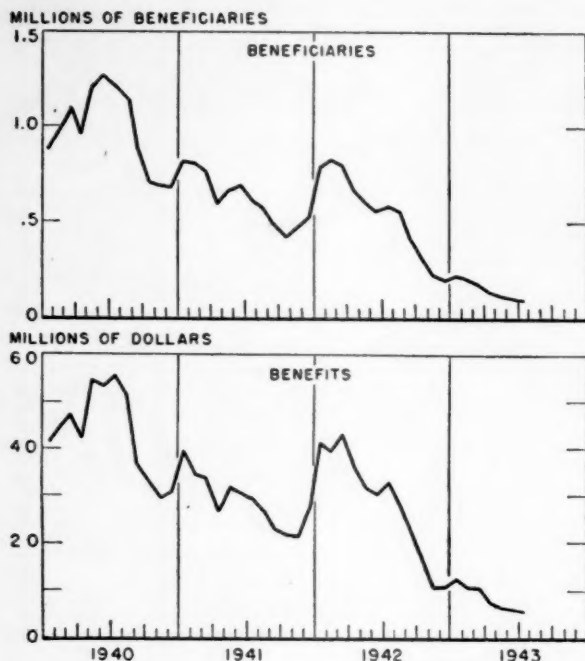
³ Represents sum of balances at end of month in State clearing account and benefit-payment account, and in State unemployment trust fund account

maintained in the U. S. Treasury. State unemployment trust fund accounts reflect transfers to railroad unemployment insurance account.

⁴ Excludes \$2,799 resulting from review of 1938-41 seasonal claims in Oregon.

⁵ Not computed, because fewer than 50 beneficiaries were reported in either or both periods.

Chart 2.—Number of beneficiaries and amount of unemployment benefits paid, January 1940–July 1943



larly noticeable in Maryland, where continued claims decreased 26 percent in spite of the large number of initial claims filed in June as a result of the temporary shut-down of a war plant. For

at least 2 consecutive months, less than 500 continued claims were received in Alaska, Hawaii, Nevada, New Mexico, North Dakota, Utah, and Wyoming; South Dakota also entered this group in July.

The downward trend in the average weekly number of beneficiaries continued, and the average dropped to 91,000 from the June total of 100,000. The relative decrease, however, was less than the drop from May to June. Practically the same group of 19 States which in June reported less than 500 average weekly beneficiaries remained in this category during July, and in 10 of these States the weekly average was less than 100. In Florida and West Virginia the average increased by 29 and 42 percent, respectively. Six other States—Arkansas, Connecticut, Louisiana, Massachusetts, Ohio, and Washington—showed an increased number of beneficiaries, but these increases were less than 4 percent. Maine reported the greatest relative decrease, 38 percent.

In the first 7 months of 1943 funds available for benefits have experienced a net gain of \$761 million, as compared with an increase of \$471 million in the comparable period of last year. During the 12-month period ended July 31 the fund increased \$1.2 billion; at the end of the month the balance was \$4.1 billion.

Employment Service Operations*

Labor-Market Developments

In the summer of 1943, employment reached a record high and the labor force was nearing its ultimate expansion. The total labor force plus armed forces numbered approximately 65 million in July, which means that nearly two-thirds of the total population 14 years of age and over are now at work in some civilian or military job.

Still more will be needed. Although employment in some industries will decline, the strength of the armed forces must increase, and the munitions industries will need more workers. By July 1944, it is estimated, there must be 65.9 million in the labor force and the armed forces.

Production.—War production, while showing slight gains each month, has failed to meet the goals set for it. Munitions production in May

showed no gain over April, while June was only 2 percent over May—still behind production schedules. At the end of the first half of the year, for instance, only 43 percent of the required munitions for 1943 had left the assembly line. Thus, 57 percent of the work must be done in the last half of the year, necessitating an average monthly output 30 percent higher than was achieved from January to June. To ascertain the causes for the drop in production, regional offices of the War Production Board recently conducted a survey among 600 war plants. The chief complaint of 60 to 70 percent of the reporting firms was manpower shortages; other reasons given include shortages of materials, design changes, absenteeism, strikes, and production slow-downs. The term "manpower shortages" covers a multitude of ills—turn-over, mal-utilization of labor, inadequate housing and transportation facilities, but lack of manpower is still

*Prepared by the Reports and Analysis Service, War Manpower Commission.

one of the chief obstacles to a 100-percent realization of our war-production program.

Changed composition of the labor force.—The great growth of employment over and above replacements for military withdrawals has profoundly affected the composition of the labor force. The general increase in employment has brought with it increased employment of women, Negroes, older workers, youths, and even the physically handicapped, and there is no longer any considerable number of unemployed workers.

The number of employed women has increased almost 60 percent during the past 3 years. In July 1940, when there were 10.8 million women at work, women constituted 24 percent of the labor force; in July of this year, 17.1 million women were working and women comprised 32 percent of the total labor force. Their employment in war industries has risen steadily. Aircraft manufacturing; production of ammunition and of communication, electrical, and scientific equipment; and even shipbuilding are among the war industries that employ the largest numbers of women.

Employment of Negroes in war industries has also increased steadily, though very slowly. In May, 1.0 million Negroes were employed in the establishments that reported to the U. S. Employment Service, and they constituted 7.0 percent of total employment in reporting plants, compared with 5.8 percent in July 1942.

Before the war any worker over age 45 was frequently considered too old to be a desirable employee. Now, however, labor stringencies and heavy withdrawals of younger men for military service have created wider acceptance of older workers. While the number of employed younger workers (those under age 45) remained practically the same from July 1941 to July 1943, the number of workers over 45 increased from 15.7 million to 19.0 million, or 21 percent. Older workers now constitute 35 percent of total employment, compared with 31 percent in July 1941.

More and more workers with physical disabilities are proving their worth in useful and remunerative employment. With the return of casualties from the combat fronts, the trend toward the employment of such workers will be intensified.

Last March the Veterans' Rehabilitation Act (Public Law 16) was enacted to provide for physical restoration and vocational training of all veterans with war-inflicted disabilities. In July,

Congress passed another bill extending the rehabilitation program to meet the needs of various groups of war-injured civilians.

Vocational training has been an integral part of the defense program from the beginning. In the early stages, refresher training was most important; badly needed machinists, pipe fitters, and ship carpenters who had not worked at their trades in years had to brush up. Then pre-employment training became important; hundreds of thousands of new workers had to be trained for war jobs, many of which had not existed before. Supplementary training has been rather important all along for workers who were already employed but wanted to take training after hours to fit them for more important war jobs.

Now the trend is toward in-plant training, on the job. There are so few unemployed and so many jobs available to new workers without any training or experience that it is increasingly difficult to persuade a worker to take unpaid training. Thus, the growing practice is to employ green workers and train them after they are on the pay roll. These conditions are reflected in declining enrollments in pre-employment public vocational courses.

The antistrike bill.—The War Labor Disputes Act, passed by Congress in June, was precipitated by the still unsettled coal strike. At present, most of the mines are in the hands of the Government, and the miners have gone back to work until October 31, by which time it is hoped that an agreement between miners and operators can be reached.

This law gives the President authority to seize plants, mines, or other productive facilities affected by labor disputes; forbids interruption of production in any Government-seized plant; requires a 30-day "cooling off" period and a secret strike ballot before any facilities held essential to the war effort can be shut down; forbids political contributions by labor unions; gives statutory recognition to the National War Labor Board and empowers it to subpoena witnesses; and provides a \$5,000 fine and/or a year's imprisonment for anyone who coerces, instigates, or encourages interruption of production in a Government-operated plant.

Stabilization agreements.—Executive Order No. 9328 (the "hold-the-line" order) and WMC Regulation No. 4 (controlling job transfers at higher

rates of pay) precipitated the adoption of stabilization agreements covering the entire country. By the end of June, all areas were covered by either area or regional stabilization programs, the regional programs to be effective until superseded by an area program.

Transfer of workers.—A series of new steps, designed to control the transfer of workers to war industry, and to hold necessary workers in war production, were announced by WMC on August 14. They included:

1. Establishment of a list of 149 critical occupations covering skills urgently needed in the war effort. Workers possessing such skills must get into war industry or supporting civilian activities by October 1 or lose further claim to selective service occupational deferment. To insure accurate channeling of workers with less critical skills to the most urgent war jobs, provision is made for their hiring only upon referral by or with the consent of the USES.

2. Instructions to selective service local boards to give greater consideration to occupational deferment. In determining the "replaceability" of a worker, the boards are to consider the actual and immediate effect of his induction on vital production, and are to take into account not merely the national shortage of his skill, but available replacement even for unskilled workers and current local shortages of skilled or unskilled labor. Closer collaboration is provided between the local selective service boards and the local USES offices in making these determinations.

3. Establishment of new standards for permitting the transfer of civilian workers from job to job. These standards are based on experience under employment stabilization plans and will be written into all such plans by October 15. They are intended to stimulate transfers from less-essential to more-essential war jobs and to reduce the unnecessary shifting of workers from job to job which has pyramided turn-over and interfered with vital production in many plants. At the same time, broad powers to determine when a transfer is in the interest of the war effort are given to local USES and regional WMC offices.

4. Extension of the list of nondeferable activities and occupations to 50 occupations and 58 activities, providing that all men of military age must transfer from such jobs or be placed first on the list for induction by local boards. This will

insure that the first fathers to be drafted will be those who are contributing least to the war effort.

Minimum wartime workweek.—On February 9 the President issued Executive Order No. 9301 "in order to meet the manpower requirements of our armed forces and our expanding war production program by a fuller utilization of our available manpower." Pursuant to this order, WMC issued Regulation No. 3, establishing the minimum wartime workweek of 48 hours in such areas or industries as should be designated by the chairman or by a regional manpower director.

By midsummer, 49 areas and 3 industries (lumber, nonferrous metals, and steel) were subject to the Executive order and Regulation No. 3. Preliminary reports of experience under the 48-hour week have now been received by Washington headquarters of the WMC. They indicate that the greatest saving in manpower has occurred through the reduction in the number of new hires rather than the actual release of employees. The lengthened workweek has made it unnecessary to replace many of the employees who have entered the armed forces or transferred to other jobs. Relatively few workers have been released, since only the tightest labor market areas, where the great majority of workers were already on a workweek of at least 48 hours, have thus far been involved. The reduction of labor needs, however, has been substantial. It is estimated, for example, that a saving of 10,000-12,000 employees will be effected in Detroit, where the regulation is expected to increase the workweek of some 50,000-65,000 employees.

Reaction to the regulation is generally favorable, except for the reluctance of many employers to pay the overtime premium rates required by law or union contract and the disinclination of some women clerical employees to accept a longer workweek. It is estimated that nearly 100,000 establishments with about 8 million employees are covered by the regulation in the 49 areas.

Placement Activities

Nonagricultural placements made by the U. S. Employment Service in July totaled 880,000—the highest figure recorded in the 3½ years for which comparable data have been available. These placements have shown an upward trend since the early months of 1942, and the July total was 34 percent greater than that for July 1942. All

but 14 States made more placements this July than last.

Women were placed in 312,000, or 35 percent

of all nonfarm jobs filled, and nonwhite workers accounted for 16 percent of the total. For many months, these two groups have comprised the

Table 1.—Nonagricultural placements, July and January-July 1943, and applications received and active file of applications in public employment offices, July 1943, continental United States, by State

[Corrected to Aug. 31, 1943]

War Manpower Commission region and State	Nonagricultural placements													Applications received, July 1943	Active file as of July 17, 1943
	July 1943											January-July 1943			
	Percentage change from—		Short-time		Women			Nonwhite			Number	Per- cent- age change from January- July 1942			
	Number	June 1943	July 1942	Number	Per- cent of total	Number	Per- cent- age change from June 1943	Per- cent of total	Number	Per- cent- age change from June 1943			Per- cent of total		
Total.....	880,420	+2.2	+34.4	69,367	7.9	311,847	+0.5	35.4	130,881	+7.3	15.9	5,164,112	+38.4	1,032,884	1,103,978
Region I:															
Conn.....	10,501	-3.3	+12.8	240	2.3	4,741	+4.5	45.1	973	-9	9.3	67,562	+4.8	17,849	11,780
Maine.....	6,847	-6.2	+21.0	121	1.8	2,463	-7.6	36.0	73	+12.3	1.1	40,324	+25.0	10,986	9,067
Mass.....	25,670	+12.9	+116.9	195	.8	11,020	+7.8	42.9	589	+10.3	2.3	147,730	+100.7	48,080	31,951
N. H.....	2,667	+22.3	+26.8	91	3.4	1,098	+17.4	41.2	12	(4)	.4	14,047	+4.5	3,434	4,471
R. I.....	5,562	+53.6	+81.2	18	.3	1,671	+8.2	30.0	73	+21.7	1.3	33,058	+70.6	13,489	4,262
Vt.....	851	+15.2	+64.9	29	3.4	262	-21.8	30.8	0	(5)	0	4,533	-8.6	1,338	998
Region II:															
N. Y.....	80,274	+11.3	+24.9	24,616	30.7	40,361	+10.0	50.3	27,748	+10.1	34.6	502,491	+22.3	120,121	129,640
Region III:															
Del.....	2,555	+28.3	+61.7	0	0	831	+20.3	32.5	590	+35.3	21.9	12,858	+26.6	2,575	4,483
N. J.....	31,753	+5.9	+146.4	2,771	8.7	11,227	+9.2	35.4	5,233	-11.8	16.5	174,335	+62.1	36,037	41,438
Pa.....	37,944	-3.1	+22.6	1,585	4.2	14,409	-5.0	38.0	5,106	+10.7	13.5	238,024	+31.9	85,381	122,375
Region IV:															
D. C.....	3,410	+19.3	-36.5	1,024	30.0	2,271	+19.1	66.6	2,514	+19.5	73.7	23,366	-43.9	6,543	7,994
Md.....	20,814	+22.4	+184.9	363	1.7	9,835	+21.8	47.3	5,834	+35.3	28.0	100,181	+95.3	30,731	6,148
N. C.....	15,819	+6.6	-31.0	426	2.7	5,852	+11.9	35.1	6,060	+13.7	38.3	101,988	-14.5	7,490	(1)
Va.....	8,847	-1.9	+7.9	211	2.4	3,513	+15.3	39.7	3,554	+10.3	40.2	52,575	-7.5	17,209	17,240
W. Va.....	6,044	-17.4	+70.6	261	4.3	1,299	-36.0	21.5	365	-45.8	6.0	40,978	+62.4	10,292	19,288
Region V:															
Ky.....	14,025	+12.6	+16.4	182	1.3	2,676	-5.6	19.1	2,748	+8.5	19.6	78,039	+44.4	20,568	35,300
Mich.....	37,052	+3.2	+105.5	512	1.4	16,396	+5.4	44.3	3,594	+7.0	9.7	196,240	+77.6	11,353	24,836
Ohio.....	63,771	+3.1	+107.7	7,035	11.0	24,275	-1.5	38.1	8,993	+9	14.1	369,987	+72.1	26,318	70,080
Region VI:															
Ill.....	26,834	-9.7	+12.8	650	2.4	10,028	-9.3	37.4	3,137	+6.0	11.7	167,400	+7.7	62,787	82,988
Ind.....	23,062	-14.1	+92.0	1,064	4.6	9,007	-10.0	39.1	1,772	-31.5	7.7	142,810	+54.8	43,696	47,098
Wis.....	33,153	+48.6	+102.4	4,826	14.6	10,088	+20.9	30.4	200	-8.3	.6	119,676	+47.9	23,308	20,561
Region VII:															
Ala.....	17,739	-12.0	+274.9	33	.2	4,019	-27.0	22.7	4,385	-5.8	24.7	104,258	+126.0	28,473	15,750
Fla.....	20,732	-13.4	+89.8	363	1.8	4,737	-9.5	22.8	5,603	-1.3	27.0	114,317	+105.3	30,085	20,389
Ga.....	22,967	-5.1	+158.5	291	1.3	5,266	-26.2	22.9	6,937	+75.5	30.2	111,765	+111.6	18,870	13,728
Miss.....	11,683	+3.7	-36.2	28	.2	3,114	-6	26.7	4,654	+19.7	39.8	65,817	+24.0	19,810	13,044
S. C.....	9,498	+23.1	+59.9	302	3.2	3,334	+17.3	35.1	2,534	+20.9	26.7	38,975	-5.7	17,183	9,687
Tenn.....	13,135	-26.0	+64.7	307	2.3	4,172	-16.6	31.8	3,084	-21.6	23.5	76,160	+53.8	20,427	25,281
Region VIII:															
Iowa.....	11,257	-2.8	+53.1	566	5.0	4,521	+6	40.2	247	+39.5	2.2	57,816	+28.8	14,763	11,534
Minn.....	22,758	+38.1	+142.4	2,411	10.6	7,288	+55.6	32.0	142	-9.0	.6	97,053	+92.9	28,684	26,709
Nebr.....	7,090	+32.5	-23.1	1,198	16.9	1,218	-5.1	17.2	328	+86.4	4.6	46,076	+19.0	10,346	6,979
N. Dak.....	1,630	-32.6	-22.3	401	24.6	651	-27.0	39.9	13	(5)	.8	11,763	+4.0	3,014	1,942
S. Dak.....	2,207	-4	-28.9	133	6.0	491	+9.1	22.2	207	+8.4	9.4	11,158	-24.3	3,435	2,803
Region IX:															
Ark.....	10,616	+13.8	-47.8	390	3.7	2,577	+5.9	24.3	3,272	+14.0	30.8	68,792	-21.9	12,348	11,204
Kans.....	13,024	-3.6	+6.9	634	4.9	3,766	-3.5	28.9	1,360	+19.3	10.4	95,613	+58.0	9,690	15,360
Mo.....	27,800	-10.1	-18.9	682	2.5	11,226	-15.2	40.4	3,122	-31.3	11.2	175,011	+34.3	48,533	84,642
Okla.....	8,457	-12.8	+48.9	1,162	13.7	2,342	-23.0	27.7	1,414	-4.7	16.7	54,929	+41.8	8,767	14,893
Region X:															
La.....	6,029	+7.9	+5.1	292	4.8	1,980	+4.9	32.8	2,332	+10.3	38.7	38,972	-4.0	10,863	20,319
N. Mex.....	2,783	+25.3	-46.2	95	3.4	373	-23.3	13.4	75	(5)	2.7	15,375	-19.4	2,092	820
Tex.....	43,790	+1.7	+9	1,599	3.7	12,290	-12.3	28.1	12,051	+25.4	27.5	301,182	+4.8	36,887	41,099
Region XI:															
Colo.....	5,252	-21.3	-9.0	70	1.3	1,576	-4.9	30.0	63	+23.5	1.2	35,495	+7.0	12,298	9,123
Idaho.....	2,799	-5.2	-50.4	794	28.4	608	+23.6	21.7	33	(5)	1.2	21,722	+6.7	1,627	1,627
Mont.....	2,268	+9.2	-56.8	161	7.1	415	-3.3	18.3	92	(5)	4.1	13,214	-14.1	2,803	970
Utah.....	7,259	+9.9	+44.1	57	.8	2,165	+43.7	29.8	819	+322.2	11.3	63,117	+184.4	9,392	1,798
Wyo.....	1,484	-8.6	-71.4	106	7.1	362	+44.2	24.4	25	(5)	1.7	10,434	-12.6	1,281	618
Region XII:															
Ariz.....	4,278	+3.4	-1.5	173	4.0	1,122	-12.4	26.2	1,046	+70.6	24.5	29,099	+31.7	4,257	5,990
Calif.....	84,754	-2	+18.0	5,954	7.0	30,310	-5.8	35.8	4,530	-23.3	5.3	545,231	+41.7	58,799	50,285
Nev.....	4,039	+7.4	+13.8	680	16.8	732	+24.9	18.1	537	+9.1	13.3	25,357	+46.5	742	1,615
Oreg.....	19,456	-22.8	+59.1	1,021	5.2	6,779	-8.2	34.8	388	+16.9	2.0	137,401	+108.7	16,249	1,902
Wash.....	38,181	+7.9	+99.5	3,244	8.5	11,390	+21.3	29.8	1,450	+222.2	3.8	169,308	+76.8	1,472	2,804

¹ Excludes North Carolina; data not reported.

² Computed only for States reporting 50 or more nonwhite placements in both months.

bulk of available labor reserves. Placements in unskilled occupations rose to 53.5 percent of the total, as compared with 51.6 percent in June. Manufacturing industries took nearly two-thirds of all placements, with only one other industry division—construction—accounting for as much as 10 percent of the total. Some 342,000 of the

880,000 July placements were made in unskilled occupations in manufacturing industries.

The active file of applications in public employment offices stood at 1.1 million on July 17, slightly below the count for May 15. Applications received during July were nearly 300,000 below the June figure.

Table 2.—Nonagricultural placements in the continental United States, by industry division and major occupational group, July 1943

[Corrected to Aug. 31, 1943]

Industry division	Total, all occupations					Professional and managerial	Clerical and sales	Service	Skilled	Semi-skilled	Unskilled and other
	Number	Percentage change from—		Women	Non-white						
		June 1943	July 1942								
Total.....	880,420	+2.2	+34.4	311,847	139,881	9,147	67,188	92,380	104,094	136,888	470,723
Forestry and fishing.....	578	-35.7	-24.3	80	33	52	25	66	19	29	387
Mining.....	9,186	+20.8	+199.1	193	652	25	167	108	2,945	1,134	4,807
Construction.....	88,292	-1.2	-57.6	2,064	18,910	307	2,349	1,147	21,179	9,202	54,108
Manufacturing.....	560,914	+5.7	+161.9	205,179	56,155	4,657	29,813	10,638	67,369	106,458	341,979
Transportation, communication, and other public utilities.....	32,597	+5.4	+51.4	5,946	5,445	199	4,798	1,465	2,880	4,230	19,025
Wholesale and retail trade.....	48,149	+5.5	-10.9	19,554	10,048	231	10,719	13,284	1,466	3,990	18,459
Finance, insurance, and real estate.....	3,681	+5	-9	2,098	686	26	1,770	1,301	131	112	341
Service.....	81,331	+2	-10.7	55,258	39,795	2,290	4,961	57,265	2,550	4,412	9,853
Government.....	55,322	-22.2	+16.5	21,373	8,114	1,351	12,523	7,032	5,508	7,278	21,630
Establishments not elsewhere classified.....	370	-30.7	-44.6	102	43	9	63	74	47	43	134

Railroad Unemployment Insurance and Employment Service*

Employment Service

During July, employer orders increased substantially, but openings and placements declined from the June figures. Some 29,300 placements were verified, a number exceeded only by the 36,700 reported in June. The reductions were due, in part, to the smaller number of Mexican nationals placed in July, the smaller influx of high-school boys into the labor market, and the opening of the harvest season in many areas which absorbed much of the remaining labor reserves.

The smaller available supply of unskilled workers was reflected in a decrease in the proportion of laborers placed in July—74 percent of the total as compared with 80 percent in June. Placements of laborers in maintenance of way and structures and maintenance of equipment and stores decreased 29 and 24 percent, respectively.

*Prepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

The total number of workers placed in the other occupational groups, 7,500, was the same as in the preceding month.

Interregional transfers, or placements of workers by one region on jobs located in other regions, totaled nearly 1,800. Three-fourths of these were made by the Atlanta, Dallas, and Kansas City regions, and almost half were for jobs in the San Francisco region.

In July, 25 orders listing 2,400 openings were placed in national clearance under the recently adopted clearance-order procedure; on these, 1,000 placements had been confirmed by the end of the month. The clearance-order system differs from the interregional transfer system in that, under the latter, employers place their orders directly with the region in which they wish labor to be recruited, specifying the location to which the workers will be assigned; under the former, the order is placed with the region in which the work is located, and, if the required number of workers is not obtainable there, the region receive-

ing the order requests the headquarters office to place it also with other regions where labor is more plentiful.

The campaign to place high-school and college students in railroad employment during the summer months produced such satisfactory results that plans are under consideration to retain the most efficient students for part-time work after school opens this fall.

In its efforts to secure the labor needed by the railroads, the Board's employment service has sought to tap every source of unused labor resources. One such resource which is now being drawn upon is "between-season" agricultural labor. In large areas of the Central and Southern States, several weeks may elapse after one crop is harvested and before another harvest is begun. The employment service arranged with the War Manpower Commission, the Agricultural Extension Service, and the Selective Service System to hire harvesters for the periods they are not needed in agriculture and to return them to their farm jobs when they are needed there.

Nine additional trainloads of workers were recruited in Mexico by Board representatives and transported to various work locations on 10 railroads in 17 different States throughout the Middle West, West, and Southwest. Confirmation of the placement of 4,100 Mexican nationals was received in July; in all, more than 12,400 were in carrier

service at the end of the month. Through negotiations with the Brotherhood of Maintenance of Way Employees and by approval of the War Manpower Commission, some railroads have obtained permission to use these workers not only as track laborers but also as tie-treating plant laborers, ice laborers, and bridge and building laborers.

A compilation of reports of labor shortages received from those railroads which reported in both June and July indicates a reduction of approximately 6,000 in the number of workers needed. The two factors which probably were most important in bringing about the reduction were the coal strike and the large influx of youths into the labor market. At the time the shortage reports were being prepared there was a reduction of labor needs resulting from the sharp decline of coal shipments. The great influx of high-school and college students into the labor market in June permitted the ranks of railroad employees to be more adequately filled.

Personnel needs reported to the Board by 172 employers were 71,500 in July. Trackmen, laborers, helpers, machinists, freight handlers, and car men were in greatest demand; in general, the shortage of workers in these occupations was more severe than in the preceding month.

Furloughs or lay-offs of 347 workers were expected for the month, of which two-thirds were locomotive firemen and engineers, brakemen, and

Table 1.—Railroad unemployment insurance: Placements, applications for certificate of benefit rights received, claims received, and benefit payments certified, by specified period, 1941–44

Period	Place- ments	Applica- tions ¹	Claims	Benefit payments ²		Place- ments	Applica- tions ¹	Claims	Benefit payments ²	
				Number	Amount				Number	Amount
July, total..... July weekly average.....	1943-44					1942-43				
	29,276	1,024	2,034	1,213	\$29,123	15,628	6,642	11,134	7,263	\$148,236
	6,506	228	452	270	6,472	3,508	1,491	2,499	1,630	³ 33,277
	1942-43					1941-42				
Weekly average:										
July.....	3,508	1,452	2,499	1,630	² \$33,277	526	4,031	6,478	4,632	\$81,260
August.....	3,024	752	2,904	2,403	² 51,200	655	1,399	7,763	6,122	128,781
September.....	2,706	446	2,766	2,216	48,865	634	1,032	7,494	6,661	146,230
October.....	2,111	290	2,450	1,940	42,164	729	1,218	7,345	6,387	138,744
November.....	2,024	326	2,168	1,747	38,369	880	2,991	9,794	7,833	164,150
December.....	3,550	694	2,250	1,686	34,747	1,534	5,018	13,989	11,652	212,314
January.....	3,769	450	2,619	2,136	48,009	625	3,001	19,454	17,205	326,983
February.....	3,951	193	2,078	1,734	39,478	432	1,146	17,681	16,891	332,044
March.....	4,262	133	1,596	1,301	31,045	783	609	15,254	14,313	286,590
April.....	4,126	98	1,156	962	23,979	1,625	355	9,749	8,580	158,427
May.....	4,268	88	645	508	11,896	2,348	288	4,416	3,756	75,706
June.....	5,458	97	486	359	8,937	3,088	259	2,811	2,349	50,734

¹ Total and average for July 1943 and parallel data for July 1942 include both current and preceding benefit years; other averages are for current benefit year only.

² Net figures adjusted for underpayments and recovery of overpayments.

³ Revised.

Table 2.—Railroad unemployment insurance: Number of benefit certifications, average benefit, and average number of compensable days for certifications in benefit years 1942-43 and 1943-44, by month ¹

Type of certification and period	All certifications				Certifications with 14 days of unemployment			Certifications with 8-13 days of unemployment				Certifications with 5-7 days of unemployment			
	Number	Average payment	Average daily benefit	Average number of compensable days ²	Percent of all certifications	Average payment	Average daily benefit	Percent of all certifications	Average payment	Average daily benefit	Average number of compensable days ³	Percent of all certifications	Average payment	Average daily benefit	Average number of compensable days ⁴
1942-43 ¹															
Certifications for first registration period:															
July 1942.....	2,457	\$16.59	\$2.82	5.88	66.7	\$19.95	\$2.85	33.3	\$9.87	\$2.71	3.65				
August.....	3,262	16.23	2.80	5.80	64.6	19.56	2.79	35.4	10.16	2.82	3.60				
September.....	1,557	15.25	2.70	5.66	62.0	18.63	2.66	38.0	9.75	2.81	3.47				
October.....	1,146	17.09	2.92	5.84	64.9	20.73	2.96	35.1	10.35	2.80	3.69				
November.....	819	16.71	2.88	5.80	66.2	20.21	2.89	33.8	9.85	2.85	3.46				
December.....	1,584	17.30	2.82	6.14	75.1	19.61	2.80	24.9	10.32	2.89	3.57				
January 1943.....	2,016	17.42	2.87	6.07	72.4	20.07	2.87	27.6	10.45	2.88	3.63				
February.....	899	17.46	2.90	6.02	70.0	20.47	2.93	30.0	10.47	2.80	3.74				
March.....	511	19.45	3.19	6.10	71.2	22.64	3.23	28.8	11.55	2.99	3.86				
April.....	402	20.26	3.32	6.10	71.9	23.24	3.32	28.1	12.84	3.31	3.88				
May.....	285	20.53	3.50	5.86	65.6	24.64	3.52	34.4	12.70	3.44	3.69				
June.....	218	21.51	3.57	6.03	70.6	25.10	3.59	29.4	12.87	3.48	3.71				
July.....	171	20.55	3.58	5.83	60.2	25.30	3.61	39.8	14.11	3.48	4.06				
Certifications for subsequent registration periods:															
July 1942.....	351	25.16	2.77	9.08	77.2	27.77	2.78	19.7	17.98	2.74	6.57	3.1	\$6.00	\$2.75	2.18
August.....	6,716	24.02	2.90	8.57	69.0	28.00	2.80	23.0	18.50	2.80	6.61	8.0	5.66	2.76	2.06
September.....	7,680	23.36	2.76	8.45	65.7	27.82	2.78	26.1	17.76	2.69	6.59	8.2	5.44	2.73	1.99
October.....	7,452	22.57	2.77	8.15	59.4	28.09	2.81	29.9	17.53	2.64	6.63	10.7	5.99	2.87	2.09
November.....	6,161	23.06	2.78	8.30	61.6	28.27	2.83	28.5	17.88	2.64	6.77	9.9	5.56	2.73	2.03
December.....	5,798	21.81	2.76	7.91	57.4	27.86	2.79	28.7	17.17	2.66	6.44	13.9	6.27	2.74	2.29
January 1943.....	6,964	23.80	2.83	8.40	67.0	28.74	2.87	22.7	17.38	2.68	6.49	10.3	5.86	2.68	2.19
February.....	6,066	23.71	2.78	8.53	66.7	28.10	2.81	25.1	17.90	2.69	6.65	8.2	5.87	2.76	2.13
March.....	5,445	24.30	2.89	8.41	65.3	29.19	2.92	25.3	18.44	2.80	6.59	9.4	6.24	2.86	2.18
April.....	3,860	25.15	3.08	8.28	61.5	31.33	3.13	26.6	19.37	2.95	6.57	11.9	6.00	2.76	2.18
May.....	1,977	24.36	3.17	7.68	52.1	32.29	3.23	33.5	19.77	3.08	6.42	14.4	6.37	3.10	2.05
June.....	1,383	26.04	3.35	7.77	56.4	34.49	3.45	25.5	21.36	3.22	6.64	18.1	6.38	2.91	2.20
July.....	759	27.51	3.44	8.00	61.0	35.07	3.51	25.6	20.96	3.28	6.40	13.4	5.59	3.00	1.87
1943-44 ¹															
Certifications for first registration period:															
July 1943.....	304	18.94	3.17	5.97	69.4	22.15	3.16	30.6	11.65	3.21	3.62				
Certifications for subsequent registration periods:															
July 1943.....	21	27.64	2.86	9.67	90.5	28.55	2.86	9.5	19.00	2.92	6.50	0			

¹ Data based on 33.3-percent sample, except number of certifications and average benefit per certification; all averages for first registration periods for April, May, June, and July and averages for 1943-44 July subsequent periods are based on complete tabulations.

² Benefit year 1942-43 ends with last registration period begun before July

1, 1943, and benefit year 1943-44 commences with first registration period begun on or after July 1, 1943.

³ Benefits are payable for each day of unemployment in excess of 7 for first registration period and in excess of 4 for subsequent registration periods.

⁴ Revised.

switchmen. With the resumption of full-time coal production and the beginning of the harvest season, most of these train-service employees will undoubtedly be reabsorbed.

Unemployment Insurance Operations

Reflecting a further rise in employment on class I railroads—to 1,388,000—and continued labor shortages, unemployment insurance claims and payments continued to decrease in July. The claims decrease was small, only 3.3 percent, which may indicate that a minimum level of activity is being approached. The fact that the decline was slight may also have been due to an increase in the number of workers qualified for benefits at the beginning of the new year. As in July of the past 2 years, the decrease in the number of payments

this year, 22 percent, was larger than the decrease in claims.

Certificates of benefit rights.—Since July was the first month of a new benefit year, an increase in the number of applications for certificates of benefit rights was to be expected. Railroad workers apply for certificates when registering for their first day of unemployment in the benefit year. Of the 1,020 applications received in July, about 900 were for certificates with respect to benefit rights in the current benefit year. The remainder came from workers with initial claims beginning very near the end of the preceding benefit year. It is quite probable that two applications were received in the same month from some individuals whose unemployment included registration periods in both benefit years.

To a large extent the number of applications received in July reflects the number of workers whose unemployment carried over from the old benefit year, estimated at about 4,000 last year but this year probably about 400. This factor accounts for a major portion of the 85-percent decrease in applications from July 1942.

Claims and benefit payments.—Unemployed railroad workers filed 2,030 claims in July, a decrease of 70 from the preceding month. There were slight increases in the New York, Cleveland, and Dallas regions, but no region had as many as 500 claims and 6 had fewer than half that number.

Unemployment insurance amounting to \$29,100 was paid for 1,210 compensable 2-week registration periods. Some 26 percent of these payments were for current benefit-year unemployment, and the remainder applied to the preceding year. The

average initial certification decreased from \$21.51 in June to \$19.63 in July, reflecting primarily an increase in the proportion of payments at the lower benefit rates. There was also a decrease in the average number of compensable days per registration period. Subsequent certifications were almost entirely for unemployment experienced in the preceding benefit year. The average payment for this type continued upward, reaching \$27.51 in July.

Benefit accounts.—Accounts were opened during the month for 476 railroad workers, of which 172 were for the preceding benefit year. Final payments were made to 38 workers who exhausted their accounts with respect to unemployment in the 1942-43 benefit year. As of the end of July, 1,476 accounts had been exhausted with respect to that year.

OLD-AGE AND SURVIVORS INSURANCE

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE • ANALYSIS DIVISION

Operations Under the Social Security Act

Monthly Benefits in Force and Payments Certified, July 1943

At the end of July, monthly benefits were in force for 810,300 beneficiaries at a monthly rate of almost \$14.8 million (table 1). The number of benefits in force at the end of the month exceeded those in force at the beginning by 14,600, the lowest net increase for any month in 1943.

During July, monthly benefits were awarded to 21,500 beneficiaries. While this figure was 1,000 more than the number awarded in June, it was 6.2 percent below the monthly average of 22,900 awards in the first half of the year.

Benefits in suspension at the end of July totaled 102,700. For each type of benefit the proportion in suspension increased during the month; the greatest percentage increase occurred among child's benefits as large numbers of children entered covered employment at the close of the school year.

More than \$13.0 million was certified for monthly benefit payments to 697,700 beneficiaries

Table 2.—Monthly benefits and lump-sum payments certified, by type of payment, July 1943 and cumulative, January–July 1943

Type of payment	July 1943				Total amount certified Jan.-July 1943
	Number of beneficiaries ¹	Amount certified	Percentage distribution		
			Beneficiaries	Amount	
Monthly benefits ²	697,707	\$13,016,743	100.0	100.0	\$86,827,245
Primary.....	294,143	6,976,110	42.2	53.6	46,723,994
Supplementary.....	96,579	1,216,921	13.8	9.3	8,188,579
Wife's.....	87,564	1,113,264	12.5	8.6	7,419,667
Child's.....	9,015	103,657	1.3	.8	768,912
Survivor's.....	306,985	4,823,712	44.0	37.1	31,914,672
Widow's.....	39,321	811,654	5.6	6.2	5,244,794
Widow's current.....	67,258	1,414,063	9.7	10.9	9,410,652
Child's.....	196,806	2,547,427	28.2	19.6	16,921,620
Parent's.....	3,600	50,568	.5	.4	337,606
Lump-sum payments.....	10,172	1,418,264	-----	-----	10,635,916
Under 1939 amendments ³	10,114	1,416,675	-----	-----	10,613,015
Under 1935 act ⁴	58	2,189	-----	-----	22,901

¹ Differs from number in current-payment status, which takes account of changes in status effective after certification.

² Distribution by type estimated.

³ Includes retroactive payments.

⁴ Number of deceased workers on whose wages payments were based.

⁵ Payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died.

⁶ Payable with respect to workers who died prior to January 1940.

Table 1.—Monthly benefits in force¹ in each payment status² and actions effected during month, by type of benefit, July 1943

[Current month's data corrected to Aug. 13, 1943]

Status of benefit and action	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of June 30, 1943.....	795,712	\$14,484,616	349,240	\$8,078,785	99,516	\$1,225,285	220,547	\$2,701,544	38,191	\$769,315	84,669	\$1,663,327	3,549	\$46,360
Current-payment status.....	676,302	12,198,617	284,063	6,598,535	84,398	1,045,686	201,954	2,478,715	37,680	758,205	64,711	1,271,749	3,496	45,727
Deferred-payment status.....	3,362	64,569	2,187	47,328	420	5,020	366	4,362	136	3,287	247	4,502	6	70
Conditional-payment status.....	116,048	2,221,430	62,990	1,432,922	14,698	174,579	18,227	218,467	375	7,823	19,711	387,076	47	563
Suspended.....	97,171	1,816,737	53,890	1,185,302	12,134	139,321	15,613	186,113	236	4,831	15,253	300,630	45	540
Frozen.....	18,877	404,693	9,100	247,620	2,564	35,258	2,614	32,354	139	2,992	4,458	86,446	2	23
Actions during July 1943:														
Benefits awarded.....	21,500	395,029	7,470	186,367	2,695	35,024	6,838	85,143	1,573	31,415	2,826	55,759	98	1,321
Entitlements terminated ³	6,741	117,328	1,951	46,180	923	11,404	2,466	31,110	153	3,000	1,289	25,384	19	250
Net adjustments ⁴	-193	-1,019	-2	327	-3	-14	-143	-918	1	35	-46	-447	0	-2
In force as of July 31, 1943.....	810,278	14,761,298	354,757	8,219,299	101,285	1,248,891	224,836	2,754,659	39,612	797,765	86,160	1,693,255	3,628	47,429
Current-payment status.....	685,009	12,381,385	288,242	6,710,856	85,909	1,066,671	202,688	2,482,745	39,082	786,190	65,515	1,288,157	3,573	46,766
Deferred-payment status.....	3,456	65,793	2,210	47,479	446	5,326	382	4,560	136	3,366	276	4,993	6	69
Conditional-payment status.....	121,813	2,314,120	64,305	1,400,964	14,930	176,894	21,766	267,354	394	8,209	20,369	400,105	49	594
Suspended.....	102,703	1,908,371	55,263	1,214,331	12,360	141,557	19,032	233,462	249	5,122	15,752	310,329	47	570
Frozen.....	19,110	408,749	9,042	246,633	2,570	35,337	2,734	33,892	145	3,087	4,617	89,776	2	24

¹ Represents total benefits awarded after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

² Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit. Benefit in deferred-payment status is one withheld entirely for a known period. Benefit in conditional-payment status is one withheld entirely for an indefinite

period; if previously in current or deferred-payment status, it is a suspended benefit; otherwise it is a frozen benefit.

³ Benefits are terminated when a beneficiary dies or loses entitlement to benefits for the reasons specified in 1939 amendments, sec. 202.

⁴ Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

during July (table 2). Lump-sum payments based on the wages of 10,200 workers amounted to \$1.4 million.

Monthly Benefits for Which Payment Was Withheld as of June 30, 1943

Of the 795,700 benefits in force at the end of June, 119,400 were in conditional or deferred-payment status. In proportion to the total

number in force, payments in conditional and deferred-payment status increased from 13 percent at the end of 1942 to 15 percent on June 30, chiefly because of increased employment.

Almost 98 percent of the primary benefits and 96 percent of the widow's current benefits in deferred or conditional-payment status were being withheld because of employment of the beneficiary (table 3). For 96 percent of the wife's benefits

Table 3.—Number and amount of monthly benefits in force in conditional or deferred-payment status,¹ by type of benefit and reason for withholding payment, June 30, 1943

[Corrected to Aug. 23, 1943]

Reason for withholding payment ²	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
All benefits														
Total.....	119,410	\$2,285,999	65,177	\$1,480,250	15,118	\$179,599	18,593	\$222,829	511	\$11,110	19,958	\$391,578	53	\$633
Failure to attend school regularly.....	5,018	58,781					5,018	58,781						
Employment of beneficiary.....	93,609	1,959,220	63,709	1,445,516	300	3,231	10,097	126,419	355	7,413	19,116	376,290	32	391
Employment of another on whose wages benefit is based.....	16,753	196,221			14,548	172,717	2,205	23,504						
Failure to have care of an entitled child.....	424	8,005									424	8,005		
Previous payment of lump-sum attainment claim.....	761	20,559	524	15,622	120	1,940	5	86	106	2,800	3	72	3	39
Payee not determined.....	493	6,295	43	914	6	65	414	4,746	4	63	25	495	1	12
All other.....	2,352	36,918	901	18,198	144	1,646	884	9,293	46	834	390	6,756	17	191
Deferred-payment status														
Total.....	3,362	\$64,569	2,187	\$47,328	420	\$5,020	366	\$4,362	136	\$3,287	247	\$4,502	6	\$70
Failure to attend school regularly.....	2	22					2	22						
Employment of beneficiary.....	2,141	39,189	1,653	31,496	7	77	236	3,164	10	172	234	4,266	1	14
Employment of another on whose wages benefit is based.....	370	3,678			201	2,988	79	690						
Failure to have care of an entitled child.....	1	14									1	14		
Previous payment of lump-sum attainment claim.....	761	20,559	524	15,622	120	1,940	5	86	106	2,800	3	72	3	39
All other.....	87	1,107	10	210	2	15	44	400	20	315	9	150	2	17
Conditional-payment status—suspensions														
Total.....	97,171	\$1,816,737	53,890	\$1,185,302	12,134	\$139,321	15,613	\$186,113	236	\$4,831	15,253	\$300,630	45	\$540
Failure to attend school regularly.....	4,211	49,162					4,211	49,162						
Employment of beneficiary.....	76,271	1,564,146	52,971	1,166,745	229	2,381	8,366	104,112	206	4,249	14,470	286,305	29	354
Employment of another on whose wages benefit is based.....	13,608	154,837			11,758	135,260	1,850	19,577						
Failure to have care of an entitled child.....	407	7,740									407	7,740		
Payee not determined.....	490	6,269	43	914	6	65	411	4,720	4	63	25	495	1	12
All other.....	2,184	34,583	876	17,643	141	1,615	775	8,542	26	519	351	6,090	15	174
Conditional-payment status—frozen benefits														
Total.....	18,877	\$404,693	9,100	\$247,620	2,564	\$35,258	2,614	\$32,354	139	\$2,992	4,458	\$86,446	2	\$23
Failure to attend school regularly.....	805	9,597					805	9,597						
Employment of beneficiary.....	15,197	355,885	9,085	247,275	64	773	1,496	19,143	139	2,992	4,412	85,679	2	23
Employment of another on whose wages benefit is based.....	2,775	37,706			2,499	34,469	276	3,237						
Failure to have care of an entitled child.....	16	251									16	251		
Payee not determined.....	3	26	0	0	0	0	3	26	0	0	0	0	0	0
All other.....	81	1,228	15	345	1	16	35	351	0	0	30	516	0	0

¹ See footnote 2 to table 1.

² As provided under secs. 203 and 907 of the amended act, except for the reason "payee not determined," in which case benefit payments are accrued

pending determination of guardian or other appropriate payee. Where more than one reason applies, case classified under first listed applicable reason.

withheld, the reason was employment of the husband. Employment of the beneficiary accounted for 54 percent of the child's benefits withheld. This figure, however, includes only those children who were employed while still attending school and those who were under age 16. If a child aged 16 or 17 does not attend school and is working in covered employment, failure to attend school is recorded as the reason for withholding payment; consequently, it is probable that a large proportion of the children whose benefits were withheld because of failure to attend school were engaged in covered employment. Employment of the primary beneficiary accounted for an additional 12 percent of the child's benefits withheld.

The majority of benefits being withheld because of employment are in conditional-payment status because the benefit is to be withheld for an indefinite period. In some cases, however, benefits are withheld for a definite period after the employment or other cause for withholding has ceased to exist, in order to make up for one or more earlier months in which the cause did exist but benefits were for some reason not withheld. Such benefits are shown in deferred-payment status for that definite period. Three-fourths of the benefits in deferred-payment status on June 30 were withheld because of employment. Most of the remainder were deferred because of the payment of a lump-sum attainment claim under the 1935 act.

Operations Under the Railroad Retirement Act*

Monthly benefits in force on July 31 numbered 160,000, at a total monthly rate of \$10.3 million. The net amount certified to the Treasury in July, including retroactive payments and lump-sum death benefits, was \$11.1 million, the highest amount ever certified in a single month.

Employee-annuity applications received in July rose to 1,855, the largest monthly total received in more than 2 years. In the second half of 1942 the monthly average was 1,349. Beginning with March 1943, the number received each month showed a definite increase, and the monthly average for the first half of 1943 was 1,620.

Among the factors which may have accounted

for the rise is the fact that many individuals are able to increase their income by retiring on an annuity and finding employment outside the railroad industry. It is possible, also, that some employees who, because of the wartime needs of the railroads, had postponed retirement for a year or more are finding it increasingly difficult to continue on the job. Future evidence may indicate other reasons for the change in the rate of retirement. A comparison between applications filed in the first and second halves of 1942-43 showed virtually no difference with respect to the type of annuity claimed or in the extent to which employees filed their claims in advance of retirement.

The number of employee annuities certified in July was 1,393, compared with an average of

*Prepared by the office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

Table 1.—Railroad retirement: Annuities and pensions in force and net benefit payments certified to the Secretary of the Treasury, by class of benefit, July 1943¹

Period and action	Total		Employee annuities		Pensions to former carrier pensioners		Survivor annuities		Death-benefit annuities ²	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of June 30, 1943.....	160,045	\$10,275,396	131,772	\$8,710,758	24,270	\$1,434,557	3,409	\$108,891	594	\$21,189
During July 1943:										
Initial certifications.....	1,485	94,641	1,393	91,481	0	0	25	712	67	2,447
Terminations by death (deduct).....	1,224	78,622	871	59,048	280	17,016	9	393	64	2,164
In force as of July 31, 1943.....	160,292	10,293,123	132,282	8,745,188	23,988	1,417,258	3,426	109,262	596	21,413
Total payments (net).....		³ 11,106,897		9,045,783		1,401,683		113,140		29,616

¹ For definitions of classes of benefit, see the Bulletin, October 1942, p. 25. Data for initial certifications are for period in which payment was certified, not for period in which it began to accrue. Data for terminations by death are for period in which notice of death was received, not for period in which beneficiary died. In-force data represent certifications less terminations by death; they are adjusted for recertifications, reinstatements, and terminations for reasons other than death (suspension, return to service, recovery from disability, commutation to lump-sum payment). Certifications are reported

on an accounting-month basis ended on approximately the 20th, terminations are reported through the 10th, and total payments are on calendar-month basis. Cents omitted.

² In a few cases, payments are made to more than 1 survivor on account of death of 1 individual; such payments are counted as single items. Terminations include those by death and by expiration of 12-month period for which death-benefit annuities are payable; nearly all terminations are of latter type.

³ Includes \$516,673 for lump-sum death benefits.

1,382 in the preceding 6 months, and 1,303 in the second half of 1942. Deaths reported to the Board averaged 743 and 873 a month, respectively, in the first and second halves of 1942-43; 871 were reported in July. At the end of the month, the rolls included 132,000 employee annuitants receiving an average monthly payment of \$66.11.

Death removed 280 pensioners from the rolls in July, about the same as the monthly average for 1942-43. The number of pensions in force at the end of the month was reduced to 24,000, and the average amount payable was \$59.08.

On July 31, the Board was paying 3,426 survivor annuities at an average monthly amount of \$31.89 and 596 death-benefit annuities under the 1935 act at an average of \$35.93. Lump-sum death benefits averaging \$362.48 were certified during the month to survivors of 1,423 deceased employees. In 1942-43, certifications averaged 1,237 a month, and the average payment was \$339.98.

Appropriation for 1943-44

On July 12 the President approved an appropriation of \$265 million for the Railroad Retirement Board for the fiscal year 1943-44. Almost \$263 million of this amount was appropriated to the railroad retirement account for benefit payments and investments, and \$2.6 million was set aside for the administration of the retirement system.

Of the \$263 million appropriated for benefit payments and investments, \$161 million was made available to the retirement account for the July-September quarter. The remaining \$102 million is held by the Treasury in an appropriation account and will be transferred to the retirement account in quarterly installments. The amount

of the initial transfer not required for benefit payments for the first month is immediately invested in special 3-percent Treasury notes, to be converted into cash as needed in successive months.

The \$2.6 million set aside for the administration of retirement operations represents a substantial reduction from the 1942-43 appropriation of \$3.0 million. The present appropriation for administration amounts to less than 2 percent of the anticipated benefits. Thus, both in amount and as a percentage of disbursements, administrative expenses in 1943-44 will be the lowest since the 1937 act was passed.

Expenditures in recent years have fallen short of the amount appropriated, and the 1943-44 appropriation represents a reduction of \$303,000 from actual expenditures for the preceding year. It is expected, moreover, that the present appropriation will absorb the added cost for the entire year of the Federal overtime compensation law which became effective December 1, 1942, and also the increased cost of necessary materials and equipment.

The volume of adjudication work on the prior-service records received from employers will be materially reduced in 1943-44. During 1942-43 the Board adjudicated a sample of some 236,000 prior-service cases to provide the essential material for the evaluation of the actuarial liabilities of the system. After the required sample for the actuarial evaluation had been completed, the only prior-service cases handled were those of individuals 59 years of age or over. For the current year, adjudication of prior-service records will be confined to completing the work begun last year and processing the cases of individuals who currently reach age 59, in preparation for handling the potential retirements at and beyond age 60.

SOCIAL AND ECONOMIC DATA

BUREAU OF RESEARCH AND STATISTICS

Social Security and Other Income Payments to Individuals

July was the 37th consecutive month in which income payments increased. In June 1940 income payments had amounted to \$6.3 billion; in July of this year payments reached \$12.0 billion, almost double the payments 3 years earlier. The rise has been largely concentrated in two segments of income payments—compensation of employees and entrepreneurial income—in both of which payments more than doubled in the 3-year period. In July dividends and interest, the only other segment to show an increase, were 9.6 percent above the June 1940 figure. Social insurance and public aid payments, on the other hand, have decreased substantially over the same period, social insurance payments by 11.4 percent and direct relief by 12.5 percent; payments under work relief programs, which in June 1940 amounted to \$124 million, had by July 1943 disappeared as a source of income payments.

Compensation of employees amounted to \$8.6 billion, 1.6 percent above the June level and 27.6 percent above that for July 1942. Almost 72 cents of each dollar of income payments is now received in the form of wages and salaries, reflecting the considerable expansion in employment, wage rates, and overtime payments. Workers in civilian employment in June, according to Bureau of the Census estimates, numbered 53.4 million, a considerable increase over the 47.6 million employed in June 1940; the increase in terms of new workers, of course, was even greater, because many employed persons have left the civilian labor force for the armed forces. Average hourly earnings in manufacturing in May, according to the Bureau of Labor Statistics, were 42 percent above the average for October 1940, while hours worked had increased 15 percent in the same period.

Table 1.—Income payments to individuals, by specified period, 1936-43¹

[In millions; data corrected to Sept. 6, 1943]

Calendar year and month	Total	Compensation of employees ²	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid		Social insurance and related payments ³	Veterans' bonus
					Work relief ⁴	Direct relief ⁴		
1936.....	\$68,024	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	\$1,427
1937.....	72,365	44,689	14,162	9,891	1,639	836	1,020	128
1938.....	66,135	40,845	12,369	8,233	2,094	1,008	1,529	57
1939.....	70,829	43,906	13,441	8,891	1,870	1,071	1,616	34
1940.....	76,472	48,309	14,484	9,175	1,577	1,098	1,801	28
1941.....	92,229	60,356	18,139	9,653	1,213	1,112	1,737	19
1942.....	115,479	79,522	23,145	9,331	586	1,061	1,823	11
1942								
July.....	9,668	6,716	1,898	764	45	86	158	1
August.....	9,855	6,855	1,960	766	35	86	152	1
September.....	9,981	6,968	1,982	769	30	85	146	1
October.....	10,237	7,185	2,025	772	26	85	143	1
November.....	10,591	7,443	2,125	778	24	84	136	1
December.....	10,830	7,631	2,170	784	23	84	137	1
1943								
January.....	11,002	7,818	2,151	791	19	83	139	1
February.....	11,227	7,962	2,231	799	15	81	139	(⁵)
March.....	11,441	8,064	2,340	806	11	78	141	1
April.....	11,605	8,206	2,364	813	7	77	138	(⁵)
May.....	11,680	8,294	2,348	820	4	76	138	(⁵)
June.....	11,826	8,437	2,341	828	2	77	140	1
July.....	11,970	8,568	2,346	837	0	78	140	1

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

² Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, and Government portion of payments to dependents of members of the armed forces.

³ Earnings of persons employed by NYA, WPA, and CCC. Excludes earnings of persons employed on other Federal agency projects financed from emergency funds; such earnings are included in compensation of employees.

⁴ Payments to recipients under 3 special public assistance programs and

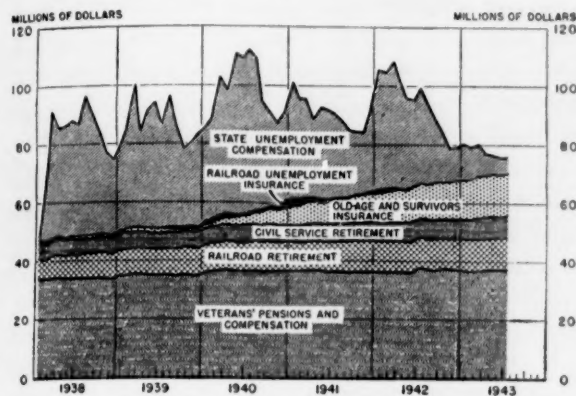
general assistance, value of food stamps issued by Food Distribution Administration under food stamp plan, and subsistence payments certified by Farm Security Administration.

⁵ Payments under programs of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions, workmen's compensation, State unemployment compensation, and railroad unemployment insurance.

⁶ Less than \$500,000.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

Chart 1.—Payments under selected social insurance and related programs, January 1938–July 1943



Entrepreneurial income, net rents, and royalties increased only slightly from June to July, but were 23.6 percent above levels of a year ago. Dividends and interest payments of \$837 million were 9.6 percent above those in July 1942.

July was the first month in more than 12 years in which no payments were recorded under work relief programs. For 8 years payments of this type exceeded \$1 billion a year, and in 1936 they amounted to \$2.2 billion. With the initiation of the defense program in 1940, payments began to decline, and in 1942 the liquidation of the work relief programs was ordered. The volume of direct relief payments, which has also been affected by the increased economic activity resulting from

Table 2.—Payments under selected social insurance and related programs, by specified period, 1936–43¹

[In thousands; data corrected to Sept. 7, 1943]

Calendar year and month	Total	Retirement, disability, and survivor payments												Re-funds under Civil Service Commission to employees leaving service ¹	Unemployment insurance payments		
		Total	Monthly retirement and disability payments ²				Survivor payments						Total		State unemployment compensation laws ¹¹	Railroad Unemployment Insurance Act ¹²	
			Social Security Act ³	Railroad Retirement Act ⁴	Civil Service Commission ⁵	Veterans Administration ⁶	Monthly			Lump-sum							
							Social Security Act ⁷	Railroad Retirement Act ⁸	Veterans Administration ⁹	Social Security Act ¹⁰	Railroad Retirement Act ⁴	Civil Service Commission ⁵					Veterans Administration ¹⁰
1936	\$461,760	\$458,765		\$683	\$51,630	\$299,001		\$2	\$99,992			\$4,062	\$3,395	\$2,864	\$131	\$131	
1937	505,113	499,532		40,001	53,694	299,660		444	96,370	\$1,278		4,401	3,684	3,479	2,132	2,132	
1938	972,926	575,814		96,766	56,118	301,277		1,383	101,492	10,478	\$291	4,604	3,405	3,326	393,786	393,786	
1939	1,046,006	608,095		107,282	58,331	307,512		1,451	109,192	13,896	1,926	4,952	3,553	2,846	435,065	429,296	\$5,767
1940	1,191,908	654,042	\$21,075	114,166	62,019	317,851	\$7,784	1,448	105,696	11,736	2,497	5,810	3,960	3,277	534,589	518,700	15,889
1941	1,090,102	726,631	55,141	119,913	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	4,615	358,856	344,321	14,535
1942	1,137,074	780,364	80,304	122,806	68,115	325,265	41,702	1,603	111,193	15,034	4,114	6,108	4,120	6,357	350,353	344,084	6,269
1942																	
July	99,608	66,278	6,824	10,288	5,677	28,027	3,545	140	9,233	1,186	514	503	341	551	32,779	32,625	154
August	94,605	65,685	6,873	10,262	5,743	27,491	3,569	139	9,256	957	389	690	316	445	28,475	28,252	223
September	89,644	66,507	7,141	10,257	5,772	27,362	3,805	137	9,248	1,529	299	612	345	536	22,601	22,395	206
October	84,457	66,813	7,175	10,308	5,802	27,517	3,863	134	9,486	1,239	349	609	331	558	17,086	16,896	190
November	78,801	66,425	7,191	10,326	5,820	27,350	3,921	135	9,372	1,104	344	553	309	645	11,731	11,574	157
December	79,567	67,333	7,338	10,402	5,858	27,493	4,082	137	9,432	1,362	413	489	327	521	11,713	11,558	155
1943																	
January	80,392	67,307	7,464	10,302	5,913	27,310	4,171	135	9,423	1,395	313	538	343	701	12,384	12,182	202
February	79,208	67,762	7,623	10,364	5,941	27,293	4,308	138	9,332	1,453	421	547	342	408	11,038	10,878	160
March	80,532	68,776	7,781	10,386	5,968	27,416	4,492	140	9,445	1,672	414	627	435	570	10,886	10,744	142
April	77,138	68,882	7,871	10,106	5,985	27,410	4,615	128	9,530	1,635	517	668	417	781	7,475	7,369	106
May	76,515	69,171	7,976	10,114	6,022	27,449	4,735	128	9,549	1,665	565	601	367	907	6,437	6,383	54
June	75,815	69,253	8,004	10,432	6,067	27,456	4,770	143	9,480	1,398	513	629	¹¹ 361	571	5,991	5,950	41
July	75,934	69,522	8,193	10,447	6,087	¹¹ 27,535	4,824	143	¹¹ 9,429	1,418	517	578	¹¹ 351	817	5,595	5,564	31

¹ Data represent payments to individuals and exclude cost of administration. Payments under Social Security and Railroad Retirement Acts (including retroactive payments) and payments under Railroad Unemployment Insurance Act are amounts certified; payments under Civil Service Commission and Veterans Administration are disbursements minus cancellations; State unemployment insurance payments are checks issued by State agencies.

² Old-age retirement benefits under all acts, disability retirement benefits under Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

³ Represents primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

⁴ Amounts certified, minus cancellations. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁵ Represents principally payments from civil-service retirement and disability fund but includes also payments from Canal Zone retirement and disability fund and Alaska Railroad retirement and disability fund admin-

istered by Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Data for calendar years 1936–39 estimated on basis of fiscal-year data.

⁶ Veterans' pensions and compensation payments.

⁷ Represents widow's, widow's current, parent's, and child's benefits. Partly estimated.

⁸ Payments to widows, parents, and children of deceased veterans.

⁹ Represents survivor payments with respect to deaths of covered workers under both the 1935 and 1939 acts, and, for the period January 1937–August 1939, payments to covered workers at age 65 totaling \$9.9 million, which are not survivor payments.

¹⁰ Payments for burial of deceased veterans.

¹¹ Annual figures adjusted for voided benefit checks; monthly figures unadjusted.

¹² 1942 annual figures adjusted for underpayments and recoveries of overpayments; monthly figures unadjusted.

¹³ Preliminary estimate.

the war, amounted in July to \$78 million, or 9.3 percent less than in July of last year.

Social insurance and related payments showed no change from June, remaining at \$140 million. There were, however, changes in the components of this classification; declines in unemployment insurance offset increases in retirement and workmen's compensation payments.

Payments made in July under the social insurance and related programs included in table 2 increased 0.2 percent over payments in June, but the total of \$75.9 million was 24 percent below payments of a year ago. The June-July rise in total payments was the net result of increases of 0.4 percent and 43 percent, respectively, in retirement, disability, and survivor payments and refunds under the Civil Service Commission to employees leaving the service—which together comprise 92.6 percent of all payments—and a decrease of 6.6 percent in unemployment insurance payments, which account for the remaining 7.4 percent of the total.

Payments under the four programs providing for monthly retirement and disability payments increased slightly over June. Payments under the Social Security Act rose 2.4 percent, while those under the programs administered by the Railroad Retirement Board, Civil Service Commission, and Veterans Administration were less than 1 percent greater. Compared with July 1942, payments have increased for all programs but that of the Veterans Administration.

Monthly survivor payments amounted to \$14.4 million in July; those under the Social Security Act increased 1.1 percent, while those under the other two programs declined less than 1 percent. Lump-sum payments to survivors were approximately 1 percent above June payments under both the Social Security and Railroad Retirement Acts. Payments made by the Civil Service Commission and Veterans Administration decreased 8.1 and 2.8 percent, respectively.

Unemployment insurance payments of \$5.6 million were 6.6 percent below payments in June

Table 3.—Individuals receiving payments under selected social insurance and related programs, by month, July 1942–July 1943

[In thousands; data corrected to Sept. 7, 1943]

Year and month	Retirement, disability, and survivor beneficiaries										Separated employees receiving refunds under Civil Service Commission ⁸	Unemployment insurance beneficiaries		
	Monthly retirement and disability beneficiaries				Survivor beneficiaries							State unemployment compensation laws ¹⁰	Railroad Unemployment Insurance Act ¹¹	
	Social Security Act ¹	Railroad Retirement Act ²	Civil Service Commission ³	Veterans Administration ⁴	Monthly			Lump-sum ⁵						
Social Security Act ¹					Railroad Retirement Act ²	Veterans Administration ⁷	Social Security Act	Railroad Retirement Act	Civil Service Commission	Veterans Administration				
1942														
July.....	328.7	153.8	70.4	623.1	222.5	3.7	317.6	8.5	1.3	0.5	3.6	5.5	574.9	3.3
August.....	333.2	153.8	70.9	623.5	226.7	3.8	318.5	6.9	1.3	.8	3.3	4.8	543.0	4.6
September.....	341.2	154.3	71.4	623.1	236.1	3.8	315.5	10.8	1.1	.7	3.5	6.3	422.7	4.3
October.....	345.4	154.5	71.7	623.6	242.5	3.8	315.8	8.8	1.0	.7	3.4	7.7	310.4	3.9
November.....	346.6	154.7	72.2	624.0	247.8	3.8	316.1	7.9	1.0	.7	3.2	8.9	221.5	3.3
December.....	351.8	154.9	72.7	624.1	255.1	3.8	315.9	9.7	1.2	.6	3.3	7.3	192.6	3.3
1943														
January.....	358.4	154.9	72.8	622.8	262.3	3.8	311.5	9.8	1.0	.7	3.7	10.0	226.8	4.0
February.....	364.6	155.4	73.4	622.0	269.7	3.9	311.2	10.2	1.3	.7	3.7	9.3	208.6	3.5
March.....	369.9	155.4	73.7	621.0	279.2	3.9	311.9	11.9	1.2	.8	4.4	14.8	181.5	2.6
April.....	375.1	155.6	74.0	620.8	288.2	3.9	312.2	11.8	1.4	1.0	4.1	13.1	131.2	1.9
May.....	380.6	155.6	74.4	621.9	297.2	3.9	313.4	11.9	1.6	.9	3.8	13.0	119.5	1.0
June.....	383.9	156.0	74.8	623.0	302.9	4.0	314.8	10.0	1.4	.9	3.8	12.2	100.3	.7
July.....	390.7	156.3	74.7	624.8	307.0	4.0	313.1	10.2	1.4	.9	3.7	20.9	90.6	.5

¹ Primary beneficiaries and their wives and children, for whom benefits were certified.

² Annuitants and pensioners on roll as of 20th of month; includes disability annuitants.

³ See table 2, footnote 5. Includes persons receiving survivor benefits under joint and survivor elections. Figures not adjusted for suspension of annuities of persons reemployed under National Defense Acts of June 28, 1940, and Jan. 24, 1942.

⁴ Veterans receiving pensions and compensation.

⁵ Widows, parents, and children for whom benefits were certified.

⁶ Widows receiving survivor benefits under joint and survivor elections and next of kin receiving death-benefit annuities for 12 months; number on roll as of 20th of month. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1.

⁷ Widows, parents, and children of deceased veterans on whose account payments were made during month.

⁸ For Social Security Act, deceased wage earners whose survivors received payments under either the 1935 or 1939 act; for Railroad Retirement Act, deceased wage earners whose survivors received payments certified in month ended on 20th calendar day; for Civil Service Commission, employees who died before retirement age and annuitants with unexpended balances whose survivors received payments; for Veterans Administration, survivors or other persons entitled to reimbursement for expenditures in connection with burial of deceased veterans.

⁹ See table 2, footnote 5 for programs covered.

¹⁰ Represents average weekly number of benefit recipients.

¹¹ Represents average number of persons receiving benefits for unemployment in a 14-day registration period.

and 82.9 percent below payments made in July 1942. Payments under the Railroad Unemployment Insurance Act amounted to only \$31,000, a drop of nearly 80 percent from those a year ago.

Approximately 1.9 million beneficiaries received

payments of \$66.7 million under programs providing monthly retirement, disability, and survivor payments. Lump-sum payments of \$2.9 million were made to 16,200 survivors. Unemployment insurance payments of \$5.6 million were made to 91,100 individuals.

Financial and Economic Data

Receipts and Expenditures

Social security taxes collected by the Federal Government during the first month of the new fiscal year amounted to only 2.3 percent of total Federal receipts, as compared with 6.5 percent in the first month of 1942-43. The smaller proportion reflects the fact that total receipts more than doubled, while social security taxes decreased almost 10 percent.

Federal insurance contributions of \$43.6 million in July were 12 percent below collections last July and less than 1 percent above collections in April 1943. Data for the early part of August, however, indicated that insurance contributions during the first quarter of the new fiscal year would exceed those in any other previous quarter.

Total contributions collected under the selected social insurance programs in July totaled \$194.9 million (table 2), of which 75 percent was collected by State agencies as State unemployment contributions. Federal insurance contributions represented 22 percent of the total, and taxes under the 2 railroad programs, 0.6 percent.

Collections of Federal insurance contributions and Federal unemployment taxes by internal revenue collection districts during the last quarter of 1942-43 and for the entire fiscal year are shown in table 4. In the Nation as a whole, Federal insurance contributions for the fiscal year amounted to 88 percent of total Federal social security taxes and were 26 percent above collections in 1941-42. This national increase was paralleled by increases in every State. Federal unemployment tax collections during the fiscal year—\$158.3 million—were 32 percent above those in the preceding year, and all collection districts with the exception of Minnesota participated in the increase.

Federal expenditures under the Social Security Act and under programs administered by the Railroad Retirement Board (including net appro-

priations to the old-age and survivors insurance trust fund and transfers to the railroad retirement account) amounted to \$260 million in July (table 1), or 3.6 percent of total Federal expenditures during the month; in July 1942 this ratio was 4.6 percent. Federal grants to States and administrative expenses under the Social Security Act were 27 percent less than in July 1942. Almost half of this decrease was accounted for by the decline in grants for unemployment compensation administration; expenditures for July 1942 included funds for operation of the employment services.

The Vocational Rehabilitation Act Amendments of 1943 (Public Law 113) which provide for Federal payments to States with approved plans for vocational rehabilitation of war-disabled civilians and other civilians in need of such rehabilitation, in effect replaces provisions for vocational rehabilitation under the Social Security Act. In the 1944 appropriation act for the Federal Security Agency (Public Law 135), Congress had made \$3.2 million available for the vocational rehabilitation program. When the Vocational Rehabilitation Act was amended, Congress placed the responsibility for this program in the Federal Security Administrator, and implemented the financing of the program through a paragraph in the National War Agencies Appropriation Act, 1944 (Public Law 139, sec. 102) whereby the \$3.2 million under the Social Security Act was made available for carrying out the provisions of the vocational rehabilitation amendments. As a result of the new legislation, section 531 of the Social Security Act is no longer operative.

Total Federal disbursements in July 1943 exceeded receipts by \$5,105 million and were 37 percent more than disbursements in July 1942 (table 1). This excess of disbursements together with a \$635 million decline in trust account bal-

ances resulted in an increase of \$4,828 million in the public debt and a \$912 million decrease in the general fund balance. As of the end of July, the combined holdings of Government securities by the Federal old-age and survivors insurance trust fund and the unemployment trust fund totaled \$8.6 billion, equivalent to 6.2 percent of the interest-bearing public debt of the United States Government, as compared with 8.3 percent last year. The computed average rate of interest on the interest-bearing public debt, continuing its decline, fell to 1.971 percent at the end of July.

Special obligations issued to either of the two trust funds in August, therefore, were required to bear an interest rate of 1½ percent.

The general business indexes advanced to new high levels in July after their slight decline in June. Industrial production, according to the Federal Reserve Board indexes, rose more than seasonally; the adjusted index rose 3 points to 205 percent of the 1935-39 average, while the unadjusted index rose 4 points to 207. The index of durable manufactures rose 2 points, while the nondurable goods index remained at the June level. The 19-point

Table 1.—Social security and total Federal receipts, expenditures, and public debt, by specified period, 1936-43

[In millions]

Period	General and special accounts											Public debt						
	Receipts of Federal Government				Expenditures ⁴ of Federal Government							Trust accounts, etc., ⁶ excess receipts (+) or expenditures (-)	Change in general fund balance	Total	Old-age and survivors insurance trust fund	Unemployment trust fund	Railroad retirement account	All other
	Total ¹	Social security taxes ²	Railroad retirement and unemployment taxes ³	All other	Total ¹	Under the Social Security Act		Under the Railroad Retirement Board		All other	Excess receipts (+) or expenditures (-)							
						Administrative expenses and grants to States ⁵	Net appropriations and transfers to old-age and survivors insurance trust fund	Administrative expenses	Transfers to railroad retirement account									
Fiscal year:																		
1936-37	\$5,294	\$252	(7)	\$5,042	\$8,442	\$183	\$255	\$1		\$7,993	-\$3,149	+\$374	-\$128	\$36,425	\$267	\$312		\$35,846
1937-38	6,242	604	\$150	5,488	7,626	291	387	3	\$146	6,799	-1,384	+306	-338	37,165	662	872	\$66	35,565
1938-39	5,668	631	109	4,928	9,210	342	503	3	107	8,255	-3,542	+890	+622	40,440	1,177	1,267	67	37,929
1939-40	5,925	712	126	5,087	9,537	379	539	8	121	8,490	-3,612	+137	-947	42,968	1,738	1,710	79	39,441
1940-41	8,269	788	144	7,337	13,372	447	661	7	124	12,133	-5,103	-148	+742	48,961	2,381	2,273	74	44,233
1941-42	13,668	1,016	178	12,474	33,265	501	869	10	141	31,744	-19,598	-3,506	+358	72,422	3,202	3,139	92	65,989
1942-43	23,385	1,289	219	21,877	79,282	504	1,103	8	215	77,452	-55,897	-1,861	+6,515	136,696	4,237	4,367	178	127,914
1942																		
July	794	52	1	741	5,208	79	47	1	113	4,968	-4,413	-4	+296	77,136	3,192	3,162	195	70,587
August	797	220	12	565	5,425	41	209	1		5,174	-4,628	-54	-134	81,685	3,197	3,352	184	74,952
September	2,528	4	39	2,485	5,932	21	1	1		5,909	-3,404	-245	+1,148	86,483	3,415	3,359	173	79,536
October	648	47	1	600	5,979	63	41	1	34	5,840	-5,331	-496	+594	92,904	3,403	3,397	196	85,908
November	830	240	8	582	6,591	39	229	1		6,322	-5,761	+736	-1,814	96,116	3,393	3,588	185	88,950
December	2,702	4	45	2,653	6,501	33	1	1		6,465	-3,799	-794	+7,461	108,170	3,655	3,687	174	100,654
1943																		
January	824	51	1	772	6,408	56	35	1	34	6,282	-5,584	-135	-2,819	111,069	3,645	3,717	197	103,510
February	1,190	336	8	846	6,354	25	235	1		6,093	-5,164	-122	-2,331	114,024	3,632	3,970	187	106,235
March	5,207	6	44	5,157	7,355	37	1	1		7,316	-2,147	-549	-1,213	115,507	3,893	3,992	176	107,446
April	1,555	47	3	1,505	7,507	59	41	1	35	7,371	-5,952	+48	+8,438	129,849	3,880	4,016	200	121,733
May	1,742	276	6	1,460	7,697	37	262	(7)		7,398	-5,955	-39	+70	135,913	3,880	4,285	189	127,539
June	4,569	6	51	4,512	8,327	15	(7)	1		8,311	-3,758	-206	-3,180	136,696	4,237	4,367	178	127,914
July	2,048	47	1	2,000	7,153	58	41	(7)	161	6,893	-5,105	-635	-912	141,524	4,224	4,405	332	132,563

¹ Beginning July 1940, Treasury reports of net receipts and expenditures of general and special accounts exclude appropriations to old-age and survivors insurance trust fund minus reimbursements to Treasury for administrative expenses; such net appropriations are included in this table for comparison with previous periods.

² Represents collections under Federal Insurance Contributions Act and Federal Unemployment Tax Act.

³ Represents total collections under Carriers Taxing Act and 10 percent of collections under Railroad Unemployment Insurance Act (see table 2, footnote 5).

⁴ Checks cashed and returned to Treasury. Excludes public-debt retirement.

⁵ Excludes funds for disease and sanitation investigations of Public Health Service; prior to Jan. 1, 1942, excludes grants to States for employment service

administration under Wagner-Peyser Act. Such grants are included in "all other"; from Jan. 1 through Nov. 30, 1942, includes Federal expenditures for operation of employment services in the States. Also excludes administrative expenses incurred by Treasury prior to July 1940 in administration of title II of Social Security Act and Federal Insurance Contributions Act. Includes administrative expenses under Wagner-Peyser Act, July 1940-December 1941.

⁶ Includes all trust accounts, increment resulting from reduction in weight of gold dollar, expenditures chargeable against increment on gold (other than retirement of national bank notes), and receipts from seigniorage.

⁷ Less than \$500,000.

Source: Daily Statement of the U. S. Treasury.

Table 2.—Social insurance taxes under selected programs, by specified period, 1936–43

[In thousands]

Period	Old-age and survivors insurance		Unemployment insurance		
	Federal insurance contributions ¹	Taxes on carriers and their employees ²	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Cumulative through July 1943	\$4,604,057	\$897,568	\$6,037,917	\$735,454	\$304,846
Fiscal year:					
1936–37	194,346	345	(⁷)	\$ 57,751	—
1937–38	514,406	150,132	(⁷)	\$ 90,104	—
1938–39	530,358	109,257	803,007	100,869	—
1939–40	604,694	120,967	853,955	107,523	49,167
1940–41	690,555	136,942	888,450	97,677	68,162
1941–42	895,619	170,012	1,093,901	119,944	84,738
1942–43	1,130,495	208,795	1,215,201	158,361	102,710
1942					
July	49,371	977	136,883	2,842	87
August	211,685	11,455	132,780	8,452	1,600
September	3,435	36,491	6,291	882	22,448
October	43,949	1,126	143,232	2,619	106
November	231,075	8,183	153,166	8,689	940
December	3,517	42,848	12,249	950	24,566
1943					
January	37,117	1,075	128,366	13,606	64
February	256,743	7,387	173,586	99,042	1,271
March	2,858	41,766	4,485	3,243	25,201
April	43,407	2,971	147,548	3,260	94
May	264,568	5,897	168,030	11,653	470
June	2,769	48,618	8,585	3,121	25,864
July	43,584	1,119	146,939	3,226	69

¹ Tax effective Jan. 1, 1937, payable by employers and employees.

² Federal tax effective Mar. 1, 1936, payable by carriers and employees.

³ Represents contributions plus penalties and interest collected from employers and contributions from employees deposited in State clearing accounts. Data include contributions based on wages from railroad industry prior to July 1, 1939. Data reported by State agencies, corrected to Aug. 27, 1943.

⁴ Tax effective Jan. 1, 1936, payable by employers only. Amounts paid into State unemployment funds not included.

⁵ Tax effective July 1, 1939, payable by employers only. Amounts differ from figures in table 1, which represent only the 10 percent deposited in general and special accounts of Treasury.

⁶ Includes \$40,561,886 subsequently refunded to States which did not collect taxes on 1936 pay rolls and in which employers paid full tax to the Federal Government.

⁷ Not available.

increase in the adjusted index of mineral production reflected chiefly the sharp advance in coal production from the reduced level in June; iron-ore shipments rose to the highest monthly rate on record. The value of department store sales declined less than seasonally in July and were substantially larger than a year ago, chiefly because of price increases. The Bureau of Labor Statistics index of cost of living declined 0.8 percent from June 15 to July 15, while the index of food prices declined 2.0 percent.

Old-Age and Survivors Insurance Trust Fund

Appropriations to the old-age and survivors insurance trust fund, which are equal to insurance contributions collected, amounted to \$43.6 million in July (table 5). During the month, \$13 million of old-age and survivors insurance trust fund notes were redeemed. The redeemed securities

consisted entirely of special notes bearing interest at the rate of 1½ percent, the lowest-yield obligations held by the fund. The redemption was necessary—despite the new policy of using currently appropriated contributions for current outgo—to provide sufficient funds for benefit payments during the early part of the month, since collections were not sufficient to provide the necessary cash.

Benefit payments (on a checks-cashed basis) under the old-age and survivors insurance program

Table 3.—Federal appropriations and expenditures for administrative expenses and grants to States under the Social Security Act, by specified period, 1942–44¹

[In thousands]

Item	Fiscal year 1942–43		Fiscal year 1943–44	
	Appropriations ²	Expenditures through July ³	Appropriations ²	Expenditures through July ³
Total	\$544,688	\$78,534	\$481,138	\$58,485
Administrative expenses	27,128	2,664	24,610	2,763
Federal Security Agency, Social Security Board ⁴	26,642	2,069	24,000	2,118
Department of Labor, Children's Bureau	376	30	360	34
Department of Commerce, Bureau of the Census	110	34	250	22
Department of the Treasury ⁵	(⁷)	531	(⁷)	589
Grants to States	517,560	75,870	456,528	55,722
Federal Security Agency	506,360	75,746	445,328	55,266
Social Security Board	495,360	73,126	434,328	53,063
Old-age assistance	329,000	47,177	325,000	41,149
Aid to dependent children	78,000	11,543	65,000	7,094
Aid to the blind	8,710	1,305	9,000	1,213
Unemployment compensation administration	79,650	13,102	35,328	3,606
Public Health Service: Public health work	11,000	2,619	11,000	2,203
Department of Labor, Children's Bureau	11,200	125	11,200	456
Maternal and child health services	5,820	5	5,820	344
Services for crippled children	3,870	39	3,870	74
Child welfare services	1,510	81	1,510	38

¹ Excludes some funds appropriated and expended under the Social Security Act, because they are not separated from other Federal funds for similar purposes.

² Excludes unexpended balance of appropriations for previous fiscal year.

³ Based on checks cashed and returned to the Treasury. Includes expenditures from reappropriated balance of appropriations for previous fiscal year.

⁴ Includes amounts expended by the Board in administration of title II of the act, reimbursed to general fund of the Treasury. Includes amounts for administration of the Wagner-Peyser Act prior to Jan. 1, 1942. See footnote 7.

⁵ Represents amounts expended by the Treasury in administration of title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed to general fund of the Treasury.

⁶ Not available.

⁷ Prior to Jan. 1, 1942, includes grants certified by the Social Security Board to States for employment service administration to meet requirements of unemployment compensation program, and excludes grants to States for employment service administration under the Wagner-Peyser Act. From Jan. 1 through Nov. 30, 1942, includes Federal expenditures for operation of employment services in the States.

Source: Various Federal appropriation acts (appropriations); *Daily Statement of the U. S. Treasury* (expenditures).

amounted to \$13.7 million during July, a decrease of 1.5 percent from June but 25 percent above those in July 1942. As in previous months, one-third of the quarterly reimbursement for administrative expenses was deducted in July from the total assets of the fund in advance of actual repayment to the Treasury at the end of the quarter. The July deduction of \$2.8 million indicated a total reimbursement during the first quarter of the fiscal year of approximately \$8.5 million, or \$771,000 more than in the preceding quarter.

Assets of the old-age and survivors insurance trust fund increased \$27.1 million in July to a total of \$4,295 million at the end of the month. Total investments of the fund were \$4,224 million, on which the average interest rate was 2.260 percent as compared with 2.504 percent a year earlier.

Railroad Retirement Account

The assets of the railroad retirement account at the beginning of the new fiscal year were \$195 million (table 6). In July, Congress set aside

Table 4.—Federal insurance contributions and Federal unemployment taxes,¹ by internal revenue collection district, April-June 1943 and fiscal year 1942-43

Internal revenue collection district in—	April-June 1943			Fiscal year 1942-43		
	Total	Insurance contributions ²	Unemployment taxes ³	Total	Insurance contributions ²	Unemployment taxes ³
Total	\$328,776.9	\$310,743.1	\$18,033.8	\$1,288,386.3	\$1,130,107.4	\$158,278.8
Alabama.....	2,981.5	2,817.8	163.7	12,501.4	10,962.0	1,539.4
Arizona.....	559.0	538.3	20.7	2,471.2	2,195.8	275.4
Arkansas.....	901.5	873.5	28.0	3,645.6	3,204.6	441.0
California (2 districts).....	20,392.0	25,607.8	784.2	98,904.0	87,319.3	11,584.7
Colorado.....	1,456.1	1,383.6	72.5	6,884.2	6,066.9	817.3
Connecticut.....	8,269.4	7,841.7	427.6	31,562.7	27,823.9	3,738.7
Delaware.....	3,264.0	3,060.7	203.3	13,559.3	11,873.5	1,685.8
Florida.....	2,560.2	2,455.6	104.7	9,667.4	8,602.8	1,064.6
Georgia.....	3,420.5	3,273.9	146.6	13,609.1	11,960.3	1,648.8
Hawaii.....	859.6	839.1	20.5	4,114.5	3,574.6	539.9
Idaho.....	452.0	462.3	-10.3	2,206.8	1,966.5	240.3
Illinois (2 districts).....	25,930.9	24,401.4	1,529.5	102,627.0	90,046.4	12,580.6
Indiana.....	5,813.4	5,597.7	215.7	24,014.0	20,909.5	3,104.5
Iowa.....	2,024.7	1,956.0	68.7	9,040.8	7,877.5	1,163.3
Kansas.....	4,012.4	2,128.5	1,883.8	9,999.5	7,310.4	2,689.1
Kentucky.....	2,075.9	1,988.1	87.8	9,074.5	7,890.6	1,183.9
Louisiana.....	2,599.8	2,403.0	196.8	10,358.9	9,082.2	1,276.7
Maine.....	1,198.9	1,149.8	49.1	5,968.8	5,337.5	631.3
Maryland (including District of Columbia).....	5,664.6	5,468.5	196.1	23,599.7	20,828.8	3,070.9
Massachusetts.....	12,983.0	12,502.4	480.6	53,783.0	46,549.8	7,233.2
Michigan.....	25,732.7	24,362.0	1,370.7	91,017.1	80,668.8	10,348.2
Minnesota.....	4,304.7	4,063.2	241.4	17,269.4	15,663.0	1,606.4
Mississippi.....	762.3	740.3	22.0	3,427.5	3,034.4	393.1
Missouri (2 districts).....	7,406.7	7,032.9	373.8	30,196.3	26,292.9	3,903.3
Montana.....	357.6	343.6	14.0	1,669.2	1,494.0	175.2
Nebraska.....	1,350.3	1,288.0	62.4	5,859.4	5,156.9	702.5
Nevada.....	250.4	180.0	70.4	1,102.9	902.0	200.9
New Hampshire.....	752.4	722.7	29.6	3,223.5	2,838.8	384.8
New Jersey (2 districts).....	12,531.3	11,851.9	679.4	49,191.3	43,155.6	6,035.6
New Mexico.....	250.9	242.3	8.6	1,046.9	945.4	101.5
New York (6 districts).....	63,961.2	59,959.3	4,001.9	243,424.7	213,458.9	29,965.8
North Carolina.....	4,036.7	3,871.3	165.4	16,857.4	14,865.6	1,991.8
North Dakota.....	173.8	173.8	7.9	763.4	690.3	73.0
Ohio (4 districts).....	22,817.1	21,693.7	1,123.4	88,972.1	78,175.7	10,796.4
Oklahoma.....	2,288.4	2,160.2	119.1	9,622.1	8,440.7	1,181.4
Oregon.....	2,941.6	2,885.4	56.1	12,374.3	10,979.8	1,394.5
Pennsylvania (3 districts).....	33,292.8	31,368.7	1,924.0	127,934.8	112,785.8	15,149.0
Rhode Island.....	2,241.9	2,198.9	43.0	9,646.2	8,315.9	1,330.3
South Carolina.....	1,553.6	1,502.6	51.0	6,632.6	5,823.6	809.0
South Dakota.....	221.2	215.9	5.2	1,023.3	927.8	95.5
Tennessee.....	2,578.4	2,496.7	81.8	11,187.0	9,746.7	1,440.4
Texas (2 districts).....	6,990.3	6,778.7	211.6	29,818.4	25,995.1	3,823.2
Utah.....	848.3	806.6	41.7	3,488.7	2,941.6	547.1
Vermont.....	466.0	452.6	13.4	1,977.8	1,742.3	235.4
Virginia.....	3,611.3	3,410.7	200.6	14,956.6	13,091.4	1,865.3
Washington (including Alaska).....	5,259.5	5,062.7	196.8	22,692.4	20,125.2	2,567.2
West Virginia.....	2,162.5	2,090.7	71.8	8,938.7	7,846.8	1,091.9
Wisconsin.....	6,098.8	5,869.5	229.3	25,317.9	22,240.1	3,077.7
Wyoming.....	204.8	196.0	8.7	862.2	779.3	82.8

¹ Data are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department and therefore differ slightly from tax receipts in tables 1 and 2 which are based on *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury. The amount received by a particular district does not necessarily

represent taxes paid with respect to employment within the State in which that district is located.

² See table 2, footnote 1.

³ See table 2, footnote 4.

Source: Treasury Department, Office of the Commissioner of Accounts and Deposits.

Table 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1936-43

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund ¹	Interest received ²	Benefit payments ³	Reimbursement for administrative expenses	Net total of Treasury notes and bonds acquired ⁴	Cash with disbursing officer at end of period	Credit of fund account at end of period ⁵	Total assets at end of period
Cumulative through July 1943.....	\$4,462,839	\$301,400	\$372,750	\$96,200	⁶ \$4,223,834	\$23,792	\$47,743	\$4,295,369
Fiscal year:								
1936-37.....	265,000	2,262	27	-----	267,100	73	62	267,235
1937-38.....	387,000	15,412	5,404	-----	395,200	1,931	113,012	777,243
1938-39.....	503,000	26,951	13,892	-----	514,900	3,036	66	1,180,302
1939-40.....	550,000	42,489	15,805	12,288	590,900	6,098	500	1,744,698
1940-41.....	688,141	55,958	64,342	26,840	642,500	10,778	6,238	2,397,615
1941-42.....	895,619	71,007	110,281	26,766	821,034	20,384	5,176	3,227,194
1942-43.....	1,130,495	87,403	149,304	27,492	1,035,200	24,495	6,966	4,268,296
1942								
July.....	49,371	18	10,989	2,262	-10,000	19,389	52,309	3,263,332
August.....	211,685	79	11,024	2,262	⁶ 5,161	28,359	236,657	3,461,811
September.....	3,435	690	11,758	2,262	218,300	31,463	5,358	3,451,915
October.....	43,949	100	11,924	2,526	-12,000	31,487	46,932	3,481,514
November.....	231,075	115	11,882	2,526	-10,000	29,480	275,720	3,698,296
December.....	3,517	836	12,012	2,526	262,339	27,382	5,294	3,688,110
1943								
January.....	37,117	164	12,388	1,809	-10,000	24,987	40,775	3,711,197
February.....	236,743	244	12,548	1,809	-13,000	25,434	275,958	3,933,827
March.....	2,858	946	13,605	1,809	290,600	24,793	4,389	3,922,216
April.....	43,407	306	13,547	2,566	-13,000	24,238	45,543	3,949,815
May.....	264,568	-----	13,721	2,566	-----	24,509	293,552	4,108,096
June.....	2,769	83,907	13,909	2,566	356,800	24,495	6,966	4,268,296
July.....	43,584	8	13,696	2,823	-13,000	23,792	47,743	4,295,369

¹ Beginning July 1940, trust fund appropriations equal taxes collected under Federal Insurance Contributions Act.² Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.³ Based on checks cashed and returned to Treasury.⁴ Minus figures represent net total of notes redeemed.⁵ Prior to July 1940, includes balance of appropriation available for transfer.⁶ Includes \$161,000 accrued interest paid on investments.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Status of the railroad retirement account, by specified period, 1938-43

[In thousands]

Period	Receipts			Transfers from appropriation to trust fund	Benefit payments ¹	Assets at end of period			
	Amount appropriated	Interest received	Total			3-percent special Treasury notes	To credit of appropriation ²	To credit of disbursing officer	Total
Cumulative through July 1943.....	³ \$1,116,871	\$17,350	\$1,134,230	\$1,014,871	\$687,682	\$332,000	\$102,052	\$12,495	\$446,548
Fiscal year:									
Through June 1938.....	146,500	1,411	147,911	146,406	79,849	66,200	234	1,628	68,062
1938-39.....	118,250	2,202	120,452	107,094	105,774	67,200	13,206	2,334	82,740
1939-40.....	120,150	2,283	122,433	120,650	113,099	79,400	10,847	1,826	92,073
1940-41.....	³ 113,600	2,534	116,134	124,350	121,174	74,000	2,503	10,530	87,033
1941-42.....	140,850	3,143	143,993	140,850	126,244	91,500	1,597	11,686	104,782
1942-43.....	214,801	5,777	220,578	214,801	130,465	178,000	4,120	12,776	194,896
1942									
July.....	214,801	14	214,815	112,601	10,820	195,000	102,239	11,540	308,777
August.....	-----	46	46	0	10,721	184,000	113,289	813	298,102
September.....	-----	73	73	0	10,718	173,000	102,328	12,130	287,458
October.....	-----	92	92	33,500	10,805	196,000	68,851	11,895	276,745
November.....	-----	129	129	0	10,703	185,000	68,850	12,322	266,172
December.....	-----	157	157	0	10,703	174,000	68,868	12,697	255,566
1943									
January.....	-----	184	184	34,000	10,816	197,000	34,890	13,044	244,934
February.....	-----	193	193	0	10,837	187,000	34,900	12,391	234,291
March.....	-----	238	238	0	11,089	176,000	34,944	12,495	223,440
April.....	-----	241	241	34,700	11,073	200,000	248	12,360	212,607
May.....	-----	292	292	0	11,045	189,000	302	12,552	201,854
June.....	-----	4,117	4,117	0	11,076	178,000	4,120	12,776	194,896
July.....	262,720	10	262,730	160,720	11,078	332,000	102,052	12,495	446,548

¹ Based on checks cashed and returned to Treasury.² Represents balances in appropriation and trust fund accounts, including net credit from adjustments such as cancellations and repayments.³ Appropriation reduced by transfer of \$9 million in October 1940 to prior

service account for collection of service and compensation data of railroad workers prior to 1937.

Source: Daily Statement of the U. S. Treasury.

\$263 million for benefit payments and investments for the year, and \$10,000 was added to the account in interest on investments. Benefit payments in July amounted to \$11.1 million, leaving a balance of \$447 million at the end of the month. The bulk of the assets—\$332 million—were invested in Treasury notes, \$102 million was credited to the appropriation account, and \$12.5 million to the disbursing officer.

Unemployment Trust Fund

Receipts of the unemployment trust fund totaled \$43.7 million in July (table 7) including

\$62,000 deposited by the Railroad Retirement Board in the railroad unemployment insurance account. Withdrawals from State accounts for benefit payments decreased to a new low of \$4.2 million, equivalent to only 14 percent of withdrawals in July 1942. The fund acquired \$38 million of new 1½-percent special certificates of indebtedness during the month, raising total investments to \$4,405 million. The average rate of interest on investments held at the end of the month was 1.891 percent, as compared with 2.252 percent at the end of July 1942.

Table 7.—Status of the unemployment trust fund, by specified period, 1936-43¹

[In thousands]

Period	Total assets at end of period	Net total of Treasury certificates and bonds acquired	Unexpended balance at end of period	Undistributed interest at end of period ²	State accounts				Railroad unemployment insurance account			
					Deposits	Interest credited	Withdrawals ³	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ⁴
Cumulative through July 1943.....	\$4,411,878	\$4,405,000	\$6,878	-----	\$5,978,663	\$265,815	\$2,096,587	\$4,041,990	\$274,366	\$15,545	\$43,307	\$390,885
Fiscal year:												
1936-37.....	312,389	293,386	94	-----	291,703	2,737	1,000	312,389	-----	-----	-----	-----
1937-38.....	884,247	559,705	12,247	-----	747,660	15,172	190,975	884,247	-----	-----	-----	-----
1938-39.....	1,280,539	395,000	13,539	-----	811,251	26,837	441,795	1,280,539	-----	-----	-----	-----
1939-40.....	1,724,862	443,000	14,862	-----	859,864	37,524	484,764	1,693,164	44,249	202	14,552	31,669
1940-41.....	2,283,658	563,000	10,658	-----	892,023	45,893	537,343	2,063,737	61,347	3,059	17,784	189,921
1941-42.....	3,150,103	866,000	11,103	-----	1,095,991	61,998	368,070	2,883,654	76,266	5,424	9,072	296,447
1942-43.....	4,372,460	1,228,000	5,460	-----	1,217,686	75,563	174,334	4,002,569	92,441	6,861	1,834	369,888
1942.....												
July.....	3,170,833	23,000	8,833	\$6	51,883	-----	31,050	2,904,487	78	-----	187	266,338
August.....	3,364,170	⁵ 190,159	12,010	6	215,907	-----	29,798	3,090,596	1,440	-----	185	273,596
September.....	3,370,417	7,000	11,258	-----	8,720	46	22,519	3,076,843	20,203	10	207	293,572
October.....	3,404,682	38,000	7,523	20	49,813	-----	15,466	3,111,190	95	-----	197	293,470
November.....	3,635,512	191,000	47,353	20	241,689	-----	11,548	3,341,331	846	-----	158	294,158
December.....	3,698,008	98,841	11,008	-----	12,920	34,754	10,300	3,378,714	22,110	3,164	141	319,291
1943.....												
January.....	3,726,317	30,000	9,317	-----	39,972	-----	11,530	3,407,156	57	-----	190	319,158
February.....	3,977,252	253,000	7,252	-----	261,206	-----	11,243	3,657,119	1,144	-----	173	320,129
March.....	4,000,027	22,000	8,027	-----	11,209	-----	10,955	3,657,373	22,681	-----	160	342,650
April.....	4,027,054	⁶ 24,021	11,033	-----	34,839	-----	7,780	3,684,432	86	-----	118	342,618
May.....	4,298,319	269,000	13,299	-----	276,672	-----	5,758	3,955,346	423	-----	71	342,970
June.....	4,372,460	81,979	5,460	-----	12,848	40,763	6,388	4,002,569	23,278	3,687	47	369,888
July.....	4,411,878	38,000	6,878	-----	43,628	-----	4,207	4,041,990	62	-----	65	369,885

¹ Beginning July 1939, contains separate book account for railroad unemployment insurance, in which are held moneys deposited by the Railroad Retirement Board and from which the Secretary of the Treasury makes benefit payments as certified by the Railroad Retirement Board. Contains also separate account for each State agency, in which are held all moneys deposited from State unemployment funds and from which State agencies withdraw amounts as required for benefit payments.

² Interest on redeemed Treasury certificates, received by fund at time of

redemption but credited to separate accounts in last month of each quarter.

³ Includes transfers from State accounts to railroad unemployment insurance account amounting to \$105,901,000.

⁴ Includes transfers from railroad unemployment insurance administration fund amounting to \$17,382,967.

⁵ Includes \$159,000 accrued interest paid on investments.

⁶ Includes \$20,604 accrued interest paid on investments.

Source: Daily Statement of the U. S. Treasury.

Recent Publications in the Field of Social Security

SOCIAL SECURITY BOARD

Social Security Yearbook, 1942. (Annual supplement, for the calendar year 1942, to the *Social Security Bulletin*.) Washington: U. S. Government Printing Office, 1943. 216 pp., including 148 tables, 20 charts, and index. 50 cents. Issues for earlier years are on sale by the Superintendent of Documents, Government Printing Office, Washington 25, D. C., as follows: 1939 *Yearbook*, 50 cents a copy; 1940 and 1941 *Yearbooks*, 70 cents a copy.

The *Yearbook* for 1942 parallels issues for previous calendar years in carrying forward a chronology of major legislative and administrative developments in the field of social security and statistical series on coverage and payments for each of the insurance and assistance programs of the Social Security Board, as well as comprehensive data on public aid and social insurance and related programs. Bibliographic notes refer to special articles and periodic data in the *Social Security Bulletin* and other publications of the Board cited in a separate list of material issued in 1942 or currently available in printed form.

The volume reviews the economic setting in which social insurance and assistance functioned in 1942 in terms of rising levels of employment, higher payments in wages and salaries, and increased costs of living. Data on the composition of the labor force, new applicants for account numbers, and placements in agricultural and nonagricultural jobs afford background for discussion of State differences in the workers and wages in employments with protection under the Social Security Act, State unemployment compensation laws, the Railroad Retirement and Railroad Unemployment Insurance Acts, and provisions for employees of Federal and State and local governments.

An analysis of social insurance beneficiaries and benefits in 1942 discusses the effects of war on insurance rights and the wide differences among programs and States in the number and amount of benefits provided as compensation for risks of old age, disability, death, and unemployment, comparing the extent to which provisions for veterans, public employees, railroad workers, and other industrial workers vary in the scope of risks encompassed, eligibility requirements, and average payments.

The record of public aid in 1942 shows the flexible character of programs to relieve need in a period of widespread job opportunities when Federal work programs were being liquidated and many of the aged, the handicapped, and minor children and their mothers found means of self-support or gained support through the increased resources of their relatives.

A section on factors in financing social security and related programs indicates the place of social security expenditures in total Federal cash outgo; the role of Federal, State, and local funds in meeting the costs of public assistance; State variations in relative fiscal

capacity; the effect of experience rating on State funds for unemployment benefits; the amounts of contributions under social insurance and related programs; and the operations of Federal insurance trust funds in relation to Federal receipts, disbursements, and debt.

WAR AND SOCIAL SERVICES

BRITISH INFORMATION SERVICES. *Control of Manpower in Britain.* Revised to May 1943. New York: The Services, 1943. 21 pp.

CALIFORNIA INSTITUTE OF TECHNOLOGY. *War Strategy and Post-War Problems.* Pasadena: The Institute, June 1943. 59 pp. (Bulletin, Vol. 52, No. 2.)

Consists of three lectures: The Beveridge Plan—A Symbol, by Edwin F. Gay; Labor and the Post-War World, by Arthur H. Young; and War Strategy and War Politics, by J. E. Wallace Sterling.

CLARK, ROBERT L. "Job of the Local Office." *Manpower Review*, Washington, Vol. 10, No. 8 (August 1943), pp. 3-7 ff.

Employment office techniques under wartime conditions.

CORSON, JOHN J. "Manpower Mobilization in Canada and the United States." *Public Affairs*, Halifax, N. S., Vol. 6, No. 4 (Summer 1943), pp. 215-219.

Contains a chart showing administration of manpower mobilization in Great Britain, Canada, and the United States.

FLENLEY, R. *Post-War Problems; A Reading List. A Select Bibliography on Post-War Settlement and Reconstruction.* Toronto: Canadian Institute of International Affairs, April 1943. 61 pp.

GLOVER, KATHERINE. "The Army Comes to Town." *Survey Graphic*, New York, Vol. 32, No. 8 (August 1943), pp. 319-322 ff.

An account of the way in which many small towns have handled the problem of recreation and hospitality for large numbers of soldiers. Notes the part played by field recreation representatives of the Federal Security Agency.

GUFFEY, HAZEL. "Local Offices in New Role." *Manpower Review*, Washington, Vol. 10, No. 8 (August 1943), pp. 8-10.

Illustrates current manpower controls by discussing methods of handling workers' requests for the statements of availability for employment, now required by many employers.

HANSEN, ALVIN H. *After the War—Full Employment.* Revised edition. Washington: U. S. Government Printing Office, February 1943. 22 pp. (National Resources Planning Board Pamphlet.)

HORWITZ, CHARLES K. "Army Emergency Relief—What It Is—What It Does—Whom It Serves." *Public*

Welfare, Chicago, Vol. 1, No. 8 (August 1943), pp. 231-237.

MARSH, LEONARD C. "'Full Employment' for Post-War Canada: What It Means and What It Requires." Part II. *Canadian Welfare*, Ottawa, Vol. 19, No. 3 (July 15, 1943), pp. 14-19.

NEW YORK STATE. DEPARTMENT OF SOCIAL WELFARE. *Children on the Home Front; A Study of Wartime Care of Children of Working Mothers in Elmira*, N. Y. Albany (?), Apr. 15, 1943. 40 pp.

U. S. BUREAU OF NAVAL PERSONNEL. *Monthly Allowances for the Dependents of Men in the Navy, Coast Guard, and Marine Corps, Under the Servicemen's Dependents Allowance Act of 1942*. Washington: U. S. Government Printing Office, 1943. 19 pp.

U. S. NATIONAL RESOURCES PLANNING BOARD. *Demobilization and Readjustment; Report of the Conference on Postwar Readjustment of Civilian and Military Personnel*. Washington: U. S. Government Printing Office, June 1943. 106 pp.

Considers the objectives and technique of demobilization and discusses employment opportunities on the basis of existing statistical information. Measures advocated include a 3 months' furlough at regular base pay plus family allowances, unemployment insurance for 26 weeks, educational allowances, and veterans' credit for old-age and survivors insurance on the basis of military service.

GENERAL

AMERICAN SCIENTIFIC CONGRESS, 8TH, WASHINGTON, D. C., 1940. *Proceedings . . . Vol. XI—Economics and Sociology*. Washington: U. S. Department of State, 1943. 269 pp.

Contains some 30 papers on economic and social questions in the Americas.

BELLERBY, J. R. *Economic Reconstruction; A Study of Post-War Problems. Vol. I—National, Industrial and Regional Planning*. London: Macmillan, 1943. 396 pp.

A program for full employment in Great Britain, with sections on national, regional, and industrial planning; the last section contains chapters on 10 leading industries. Political and psychological as well as economic factors are considered. The conclusion undertakes to show that the goal can be reached either through private enterprise or State ownership.

BONDFIELD, MARGARET. "The Beveridge Report." *Public Affairs*, Halifax, N. S., Vol. 6, No. 4 (Summer 1943), pp. 187-190.

BUNBURY, HENRY. "Administration of the Proposals in the Beveridge Report." *Public Administration*, London, Vol. 21, No. 2 (July 1943), pp. 80-82.

BURNS, EVELINE M. "Social Security Plans of the U. S. A.; The Report of the National Resources Planning Board." *Public Affairs*, Halifax, N. S., Vol. 6, No. 4 (Summer 1943), pp. 190-194.

"The Chilean System of Social Security." *American Federationist*, Washington, Vol. 50, No. 8 (August 1943), p. 23.

COLE, G. D. H. *Great Britain in the Post-War World*. London: Victor Gollancz, 1942. 168 pp.

A discussion of economic and social problems, with chapters on Planning and Employment and on Social Security and Its Limits.

COUNCIL OF STATE GOVERNMENTS. *The Book of the States, 1943-44*. Vol. 5. Chicago: The Council, 1943. 508 pp.

The fifth edition of this biennial source of information on the States contains authoritative data on governmental and tax affairs, a directory of officials, and other information. The chapter on Labor, Health, and Welfare has text and tables on the social security programs in the States. Data on State merit and retirement systems, planning and housing interstate cooperation, the States in the war effort, public and industrial health, and a bibliography are included.

GAER, JOSEPH; DAUKONEN, J. L.; and MOYER, ELLIOTT H. *What Uncle Sam Owes You*. New York: Wilfred Funk, 1943. 187 pp.

An explanation of social insurance benefits. Emphasis is placed on the old-age and survivors insurance program, but unemployment compensation, public assistance, railroad retirement, veterans benefits, and U. S. Civil Service retirement are also outlined. Includes suggestions for improving the protection now provided by the Social Security Act.

GIBBON, GWILYM. "The Beveridge Report." *Journal of the Royal Statistical Society*, London, Vol. 105, part 4, 1942, pp. 336-340.

GRAUER, A. E. "Canada's Program of Social Security; The Marsh Report and the Report of the Advisory Committee on Health Insurance." *Public Affairs*, Halifax, N. S., Vol. 6, No. 4 (Summer 1943), pp. 181-187.

"Income Tax in Relation to Social Security." 2 parts. *The Accountant*, London, Vol. 109, Nos. 3578, 3579 (July 3 and 10, 1943), Supplement, pp. 121-122, 125-126.

A critical discussion of a paper by A. T. Haynes and R. J. Kirton advocating reform of the British income tax system by coordinating it with collection of social security contributions.

Inter-American Affairs, 1942; An Annual Survey: No. 2. Edited by Arthur P. Whitaker. New York: Columbia University Press, 1943. 252 pp.

A reference work on recent developments in politics, industry, health, and welfare. Contains 10 essays, statistical appendices, a bibliography, and an inter-American chronology for 1942. Katharine F. Lenroot's paper on Social Welfare in Latin America deals with social security, child welfare, and social work, as well as with international congresses. Eugene D. Owen discusses Labor Legislation in Latin America, and George C. Dunham describes the Inter-American Health and Sanitation Program.

INTER-AMERICAN COMMITTEE ON SOCIAL SECURITY. *Planes de Seguridad Social en los Estados Unidos*. Montreal: International Labor Office, June 1943. 35 pp. (Boletin Provisional Num. 2.)

Summarizes in Spanish the Wagner-Murray-Dingell bill and the recommendations of the Social Security Board and the NRPB.

INTERNATIONAL LABOR OFFICE. *Labour Problems in Bolivia; Report of the Joint Bolivian-United States Labour Commission*. English and Spanish texts. Montreal: The Office, 1943. 96 pp.

The members of the Commission were appointed by the governments of the United States and Bolivia, and visited Bolivia in February and March 1943. The ILO, on invitation, supplied a consultant. The report discusses social insurance, health, education, freedom of association, wages and hours, employment offices, housing, and cooperatives.

INTERNATIONAL LABOR OFFICE. *Merchant Seamen and the War; Record of the Twelfth Session of the Joint Maritime Commission, London, 26-30 June 1942*. Montreal: The Office, 1943. 154 pp. (Studies and Reports, Series P, No. 5.)

Gives the proceedings and resolutions of this session on the safety and welfare of seamen.

"Labor Legislation of the 63rd General Assembly." *Illinois Labor Bulletin*, Chicago, Vol. 3, No. 12 (June 30, 1943), pp. 5-7 ff.

Summarizes 1943 Illinois labor legislation.

LUNDBERG, EMMA O. "Security for Children in Post-War Years; Objectives of State and Community Action." *The Child*, Washington, Vol. 8, No. 1 (July 1943), pp. 8-12. Includes comment on social insurance and assistance.

NEW ZEALAND. SOCIAL SECURITY DEPARTMENT. *New Zealand's Social Security Act; Its Pensions and Medical Benefits Explained; People Protected Against Fear and Want*. Wellington: The Department, May 15, 1943. 14 pp. Processed.

OWEN, A. D. K. "From Poor Law to Beveridge Report." *Foreign Affairs*, New York, Vol. 21, No. 4 (July 1943), pp. 743-755.

PAN AMERICAN UNION. *Labor Trends and Social Welfare in Latin America, 1941 and 1942*. By Ernesto Galarza. Washington: Pan American Union, Division of Labor and Social Information, July 1943. 153 pp. Processed.

Data on wages, cost of living, housing, social security, land tenure, trade unionism, cooperatives, immigration policy, and other developments in 18 of the 20 Latin American Republics. Not all topics are discussed for each country, but the treatment of the larger Nations is relatively extensive.

"Railroad Retirement Board Operations, 1942-43." *Monthly Review of the Railroad Retirement Board*,

Chicago, Vol. 4, No. 7 (July 1943), pp. 137-154 ff. Processed.

A detailed statistical analysis.

RIDLEY, E. "The Beveridge Report and Public Assistance." *Public Administration*, London, Vol. 21, No. 2 (July 1943), pp. 73-80.

ROBACK, HERBERT. "Legal Barriers to Interstate Migration." *Cornell Law Quarterly*, Ithaca, Vol. 28, No. 3 (March 1943), pp. 286-312.

Court decisions in the Southern States having emigrant agency laws are analyzed for their application to the U. S. Employment Service, labor unions, and other organizations and individuals having to do with the hiring of workers for jobs in another State.

ROBERTS, CLIFFORD J. "Extraterritorial Application of the Texas Workmen's Compensation Act in Comparison With the Acts of Other States." *Texas Law Review*, Austin, Vol. 21, Nos. 4, 5 (April-May 1943), pp. 430-443, 631-640. (Comments.)

SLICHTER, SUMNER HUBER. *Social Security After the War*. Cambridge: Radcliffe College, 1943. 32 pp.

Recommendations on insurance, assistance, social security reserves, and work relief are supplemented by comment on the Beveridge and NRPB reports.

"Social Insurance Reform in Italy." *International Labour Review*, Montreal, Vol. 48, No. 2 (August 1943), pp. 251-253.

Developments in health insurance and old-age pensions.

"Social Security for Agricultural Workers in Uruguay." *Bulletin of the Pan American Union*, Washington, Vol. 77, No. 8 (August 1943), pp. 475-476.

Summarizes Decree-Law No. 2685/939 of January 20, 1943, providing coverage for farm workers and employers against the risks of invalidity, old age, death, and unemployment.

"The Social Security Movement in Australia." *International Labour Review*, Montreal, Vol. 48, No. 2 (August 1943), pp. 250-251.

Summarizes recent legislation establishing a National Welfare Fund, modifying invalid and old-age pensions, and increasing maternity allowances.

WARD, BARBARA. "Young Britain." *Foreign Affairs*, New York, Vol. 21, No. 4 (July 1943), pp. 618-634.

The attitudes of British youth on social and economic questions, including the Beveridge report.

ZALESKA, SOFJA. *The Welfare of Mothers and Children in Poland*. London: Polish Women's Committee for International Women's Collaboration, no date. 36 pp.

A record for the period 1918-39.

OLD-AGE AND SURVIVORS INSURANCE

ALTMAYER, ARTHUR J. "The Future Security of Postmasters and Their Families." *Postmasters Gazette*,

Mount Morris, Illinois, Vol. 21, No. 8 (August 1943), pp. 4-5 ff.

The case for dual coverage of postmasters and other Federal employees under the Social Security and Civil Service Retirement Acts.

HAWAII. EMPLOYEES' RETIREMENT SYSTEM. *Seventeenth Annual Report, June 30, 1942*. Honolulu, 1943. 67 pp. Processed. (Publication No. 14.)

KANSAS. SCHOOL RETIREMENT BOARD. *Report . . . for School Year Ending August 31, 1942*. Topeka (?), 1943. 9 pp. Processed.

KENTUCKY. TEACHERS' RETIREMENT SYSTEM. *Second Annual Report . . . 1941-42*. Frankfort (?), 1942. 11 pp. Processed.

Covers the fiscal year ended June 30, 1942.

MINNEAPOLIS. TEACHERS' RETIREMENT FUND ASSOCIATION. *Thirty-Third Annual Report of the Board of Trustees, 1942*. Minneapolis, 1943. 18 pp.

MUNICIPAL FINANCE OFFICERS ASSOCIATION OF THE UNITED STATES AND CANADA. COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT ADMINISTRATION. Papers Presented at the 1943 Conference, June 15-17, 1943, Pittsburgh, Pennsylvania. Chicago: The Association, 1943. Processed.

Eight papers from this conference (issued separately) are: Coordination of Industrial Pension Plans With Social Security Act, by George A. Huggins; Collateral Provisions of a Retirement Plan, by John W. Donner; Public Employee Retirement Plans and the Social Security Act, by John B. St. John; Public Employee Retirement Plans and the Social Security Act, by A. G. Gabriel; Examination of Retirement Systems in the New York Insurance Department, by Maximilian R. Hollenberg; Retirement Provisions in Public Administration, by Raymond H. Heath; Wartime Problems in Retirement Administration, by A. A. Weinberg; and Retirement Provisions for the Teaching Profession, by J. Y. Shambach.

NEW JERSEY. TEACHERS' PENSIONS AND ANNUITY FUND. *Twenty-Third Annual Report of the Board of Trustees, 1919-42*. [Year ended June 30, 1942.] Trenton, 1942. 61 pp.

NEW ORLEANS. TEACHERS' RETIREMENT FUND. BOARD OF TRUSTEES. *Thirty-Second Annual Report . . . Year Ended August 31, 1942*. New Orleans, 1942. 19 pp.

U. S. CONGRESS. SENATE. SPECIAL COMMITTEE TO STUDY PROBLEMS OF AMERICAN SMALL BUSINESS. *Small Business Problems; Small Business Wants Old-Age Security*. By Fred Safier. Washington: U. S. Government Printing Office, 1943. 36 pp. (78th Cong., 1st sess., Senate Committee Print No. 17.)

This study, which is built largely around letters from small businessmen, explains how the independent proprietors came to be excluded from old-age and survivors insurance, shows their need for such protection, and points out how it can be extended to them. Includes statistical appendices.

EMPLOYMENT SECURITY

HAWAII. DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS. BUREAU OF UNEMPLOYMENT COMPENSATION. *Characteristics of Claimants Who Filed Claims in 1942*. Prepared by Research and Statistics Section. Honolulu, July 1943. 10 pp. Processed. (Special Statistical Bulletin No. 2.)

NEVADA. EMPLOYMENT SECURITY DEPARTMENT. *Estimates of Solvency of Nevada State Unemployment Compensation Fund in the Post-War Period*. Prepared by Research and Statistics Unit. Carson City, June 1943. 17 pp.

"Study of Employer Multiplicity in Wage-Record File, 3rd Quarter 1942." *Unemployment Compensation Trends and Totals* (Pennsylvania Bureau of Employment and Unemployment Compensation), Harrisburg, Vol. 6, No. 6 (June 1943), pp. 1-2. Processed.

Shows the extent to which covered workers shift from one employer to another in Pennsylvania. A supplement to this issue provides an index, by subject and title, to articles in volumes 1-5 (August 1938-December 1942).

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Opinions of Government and labor union officials and officers of employers' associations on proposed unemployment insurance for maritime workers.

PUBLIC WELFARE AND RELIEF

AMERICAN PUBLIC WELFARE ASSOCIATION. *Standard Classification of Public Assistance Costs; Final Report of Committee on Public Welfare Accounting, American Public Welfare Association, and Interbureau Committee, Social Security Board*. Chicago: The Association, December 1, 1942. 54 pp.

A discussion of accounting problems in public assistance, with several specimen reports and schedules, followed by a proposed standard cost classification in which every type of agency expense is defined. The Committee recommends a system of unit-cost accounting under which administrative costs will be broken down by purpose rather than presented as a single lump figure. An appendix deals with methods of allocating costs to standard cost classes.

ARIZONA. DEPARTMENT OF SOCIAL SECURITY AND WELFARE. *A Survey of Characteristics of Aid to Dependent Children Recipients*. Prepared by Division of Research and Statistics. Phoenix, July 20, 1943. 6 pp. Processed. (Research Monograph No. 1.)

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Contains four papers: The Impact of War on Family Life, by Mary Louise McDonald; The Delinquent Boy and His Family, by Aloysius S. Church; Cooperative Relationships, by Eleanor Brown Dorenburg; and Agency Responsibility for Case Work With the Unmarried Mother, by Dorothy Sweeny.

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SADOW, SUE E. "Budgetary Principles and Problems in Mutual Assistance Programs." *Public Welfare*, Chicago, Vol. 1, No. 8 (August 1943), pp. 248-251.

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This pamphlet, based on the experience of social agencies, is intended for social workers in family and child-placing agencies.

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